

Favaro Estate Plan Alternatives

For: Anthony & Anita Favaro



"The best way to predict the future
is to create it."

Abraham Lincoln

Presented By: _____

[Licensed user's name appears here]

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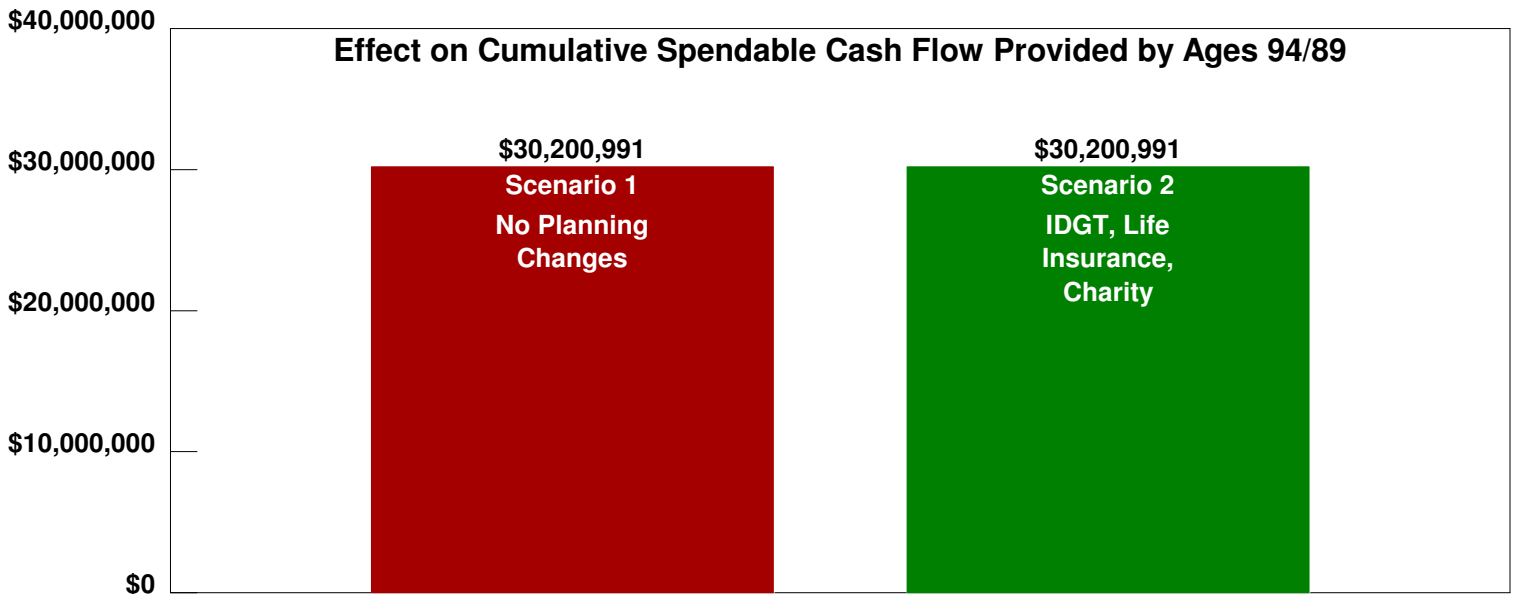
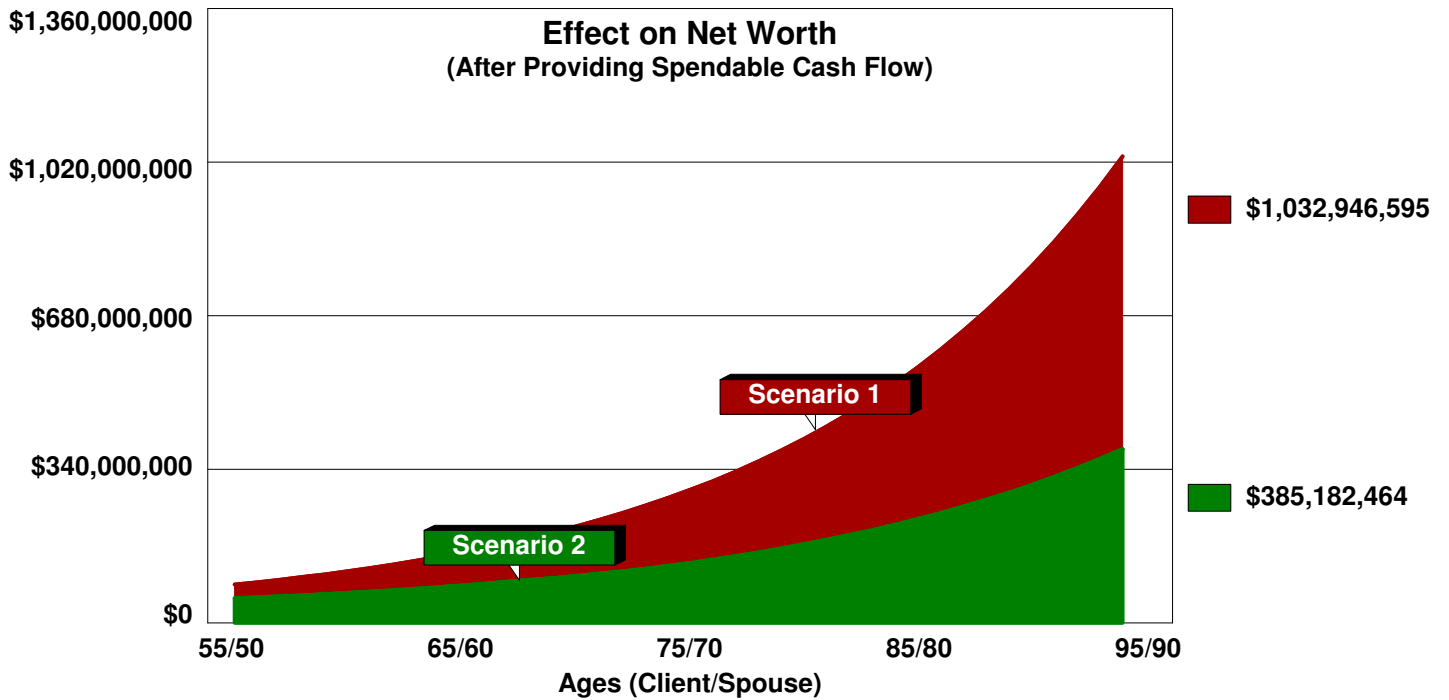
Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Comparison of Alternatives

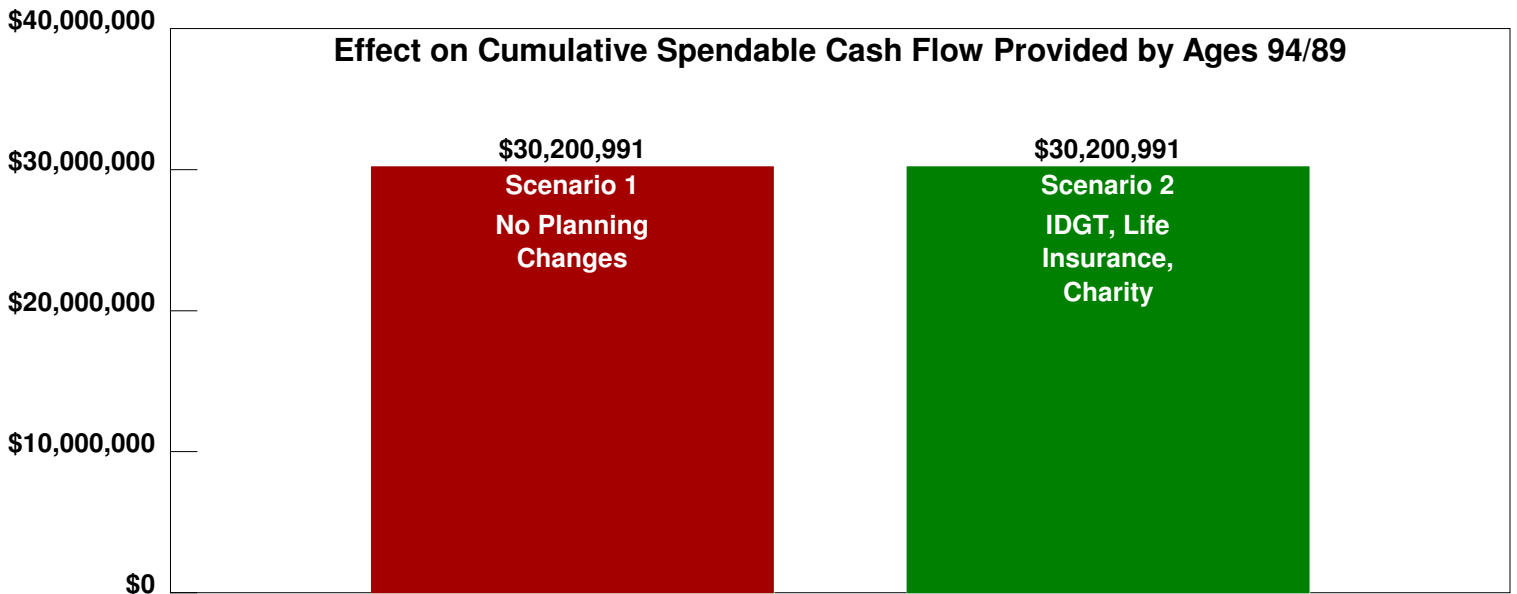
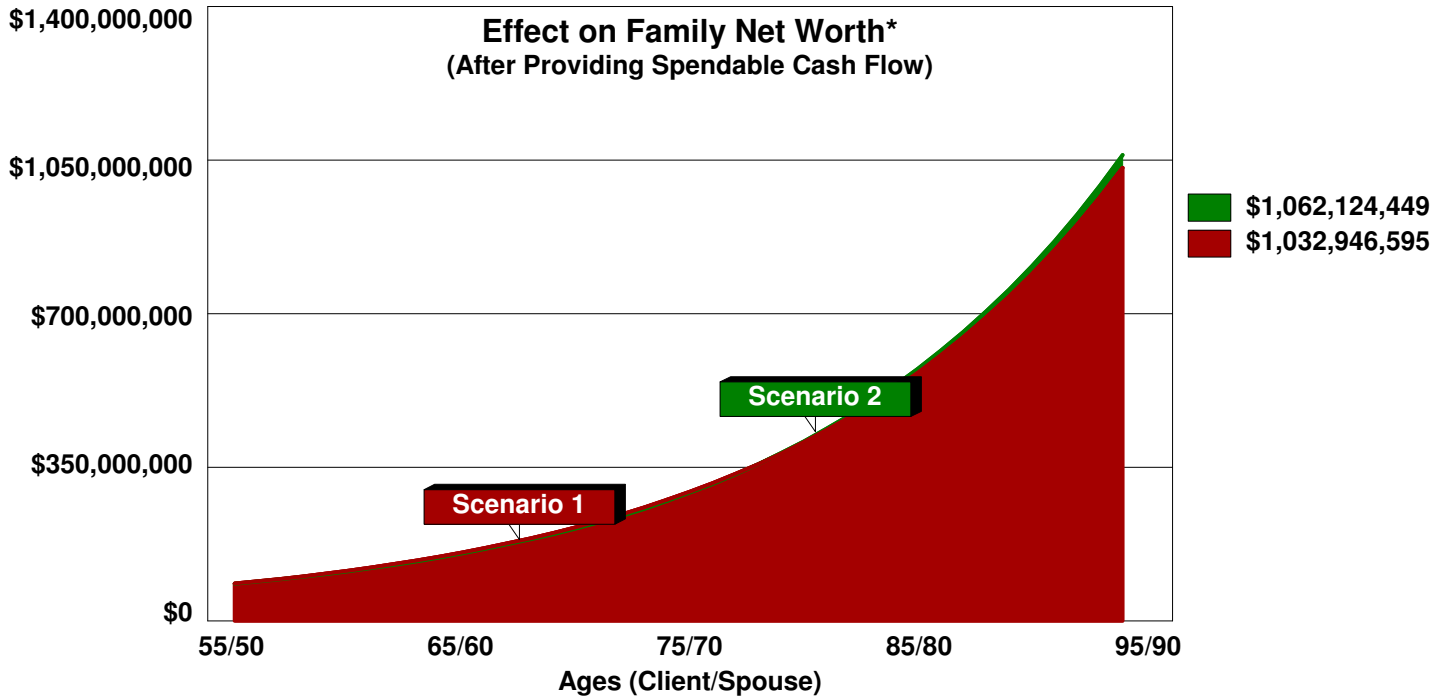


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Comparison of Alternatives



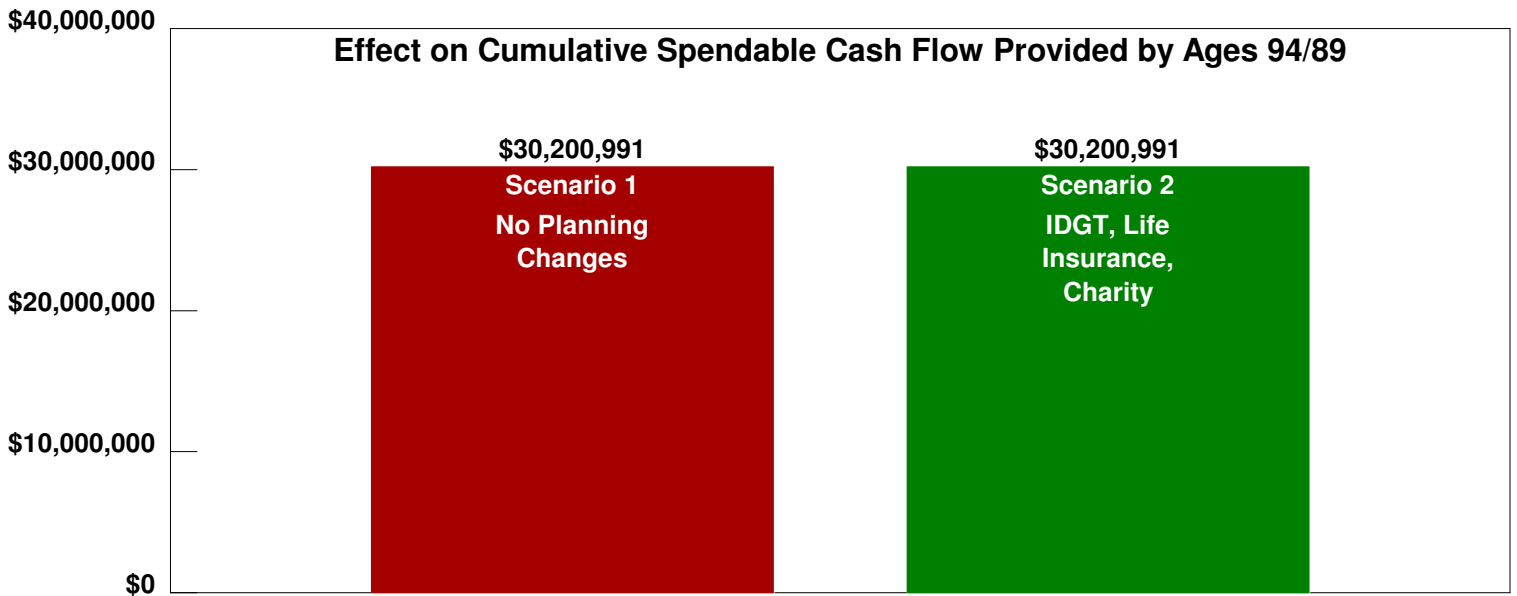
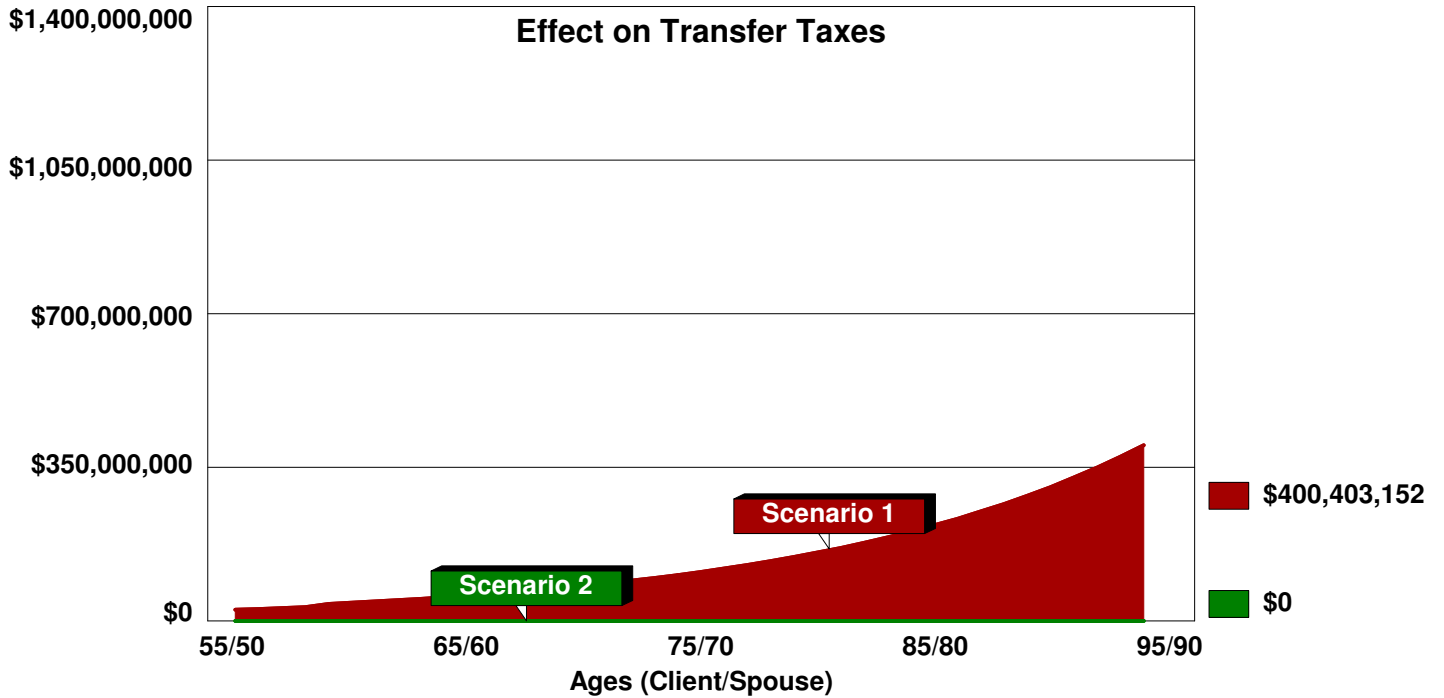
*Family Net Worth includes assets outside the estate.

Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

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For: Anthony Favaro & Anita Favaro

Comparison of Alternatives

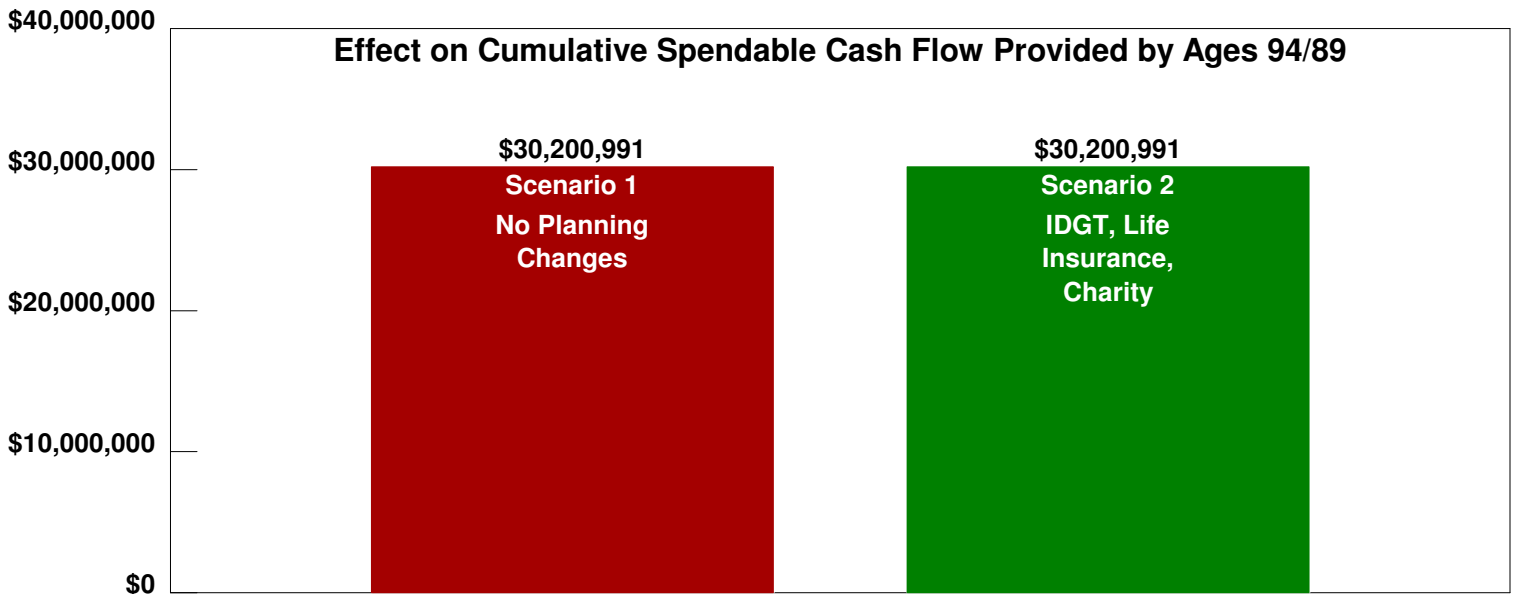
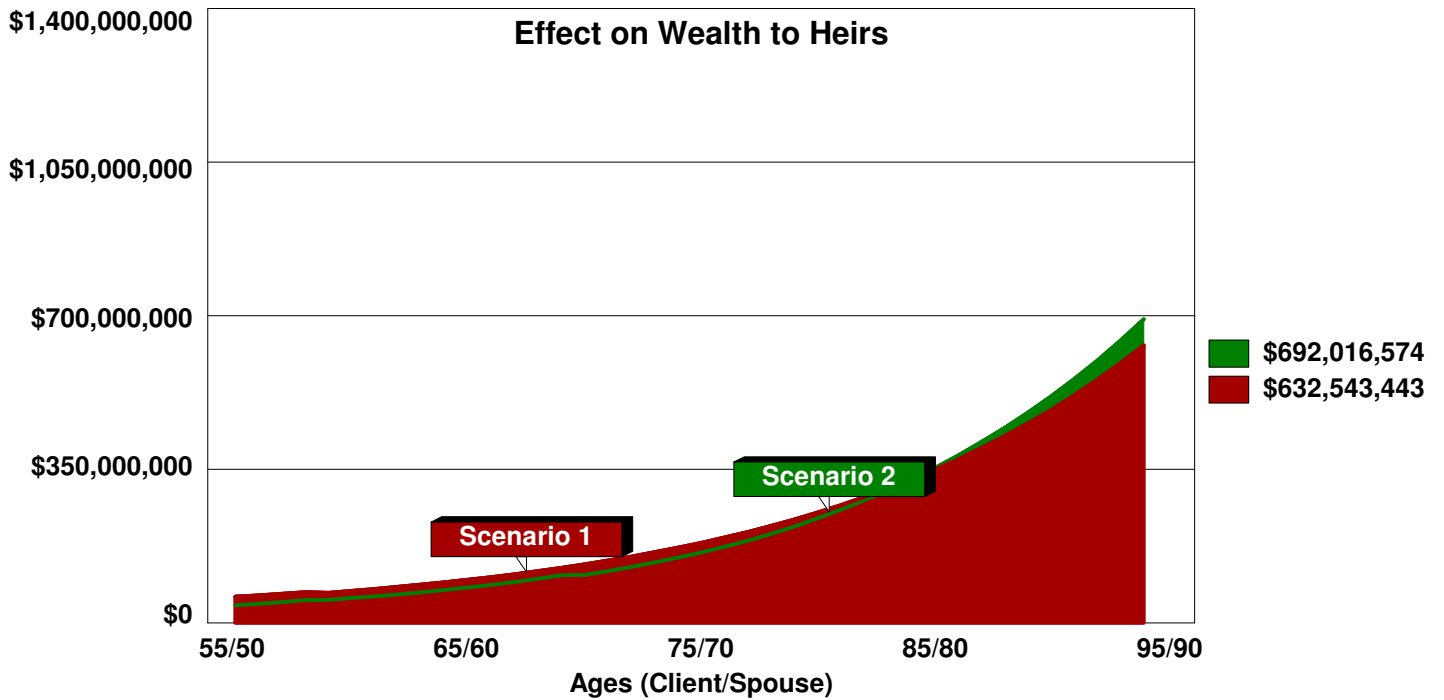


Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

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For: Anthony Favaro & Anita Favaro

Comparison of Alternatives

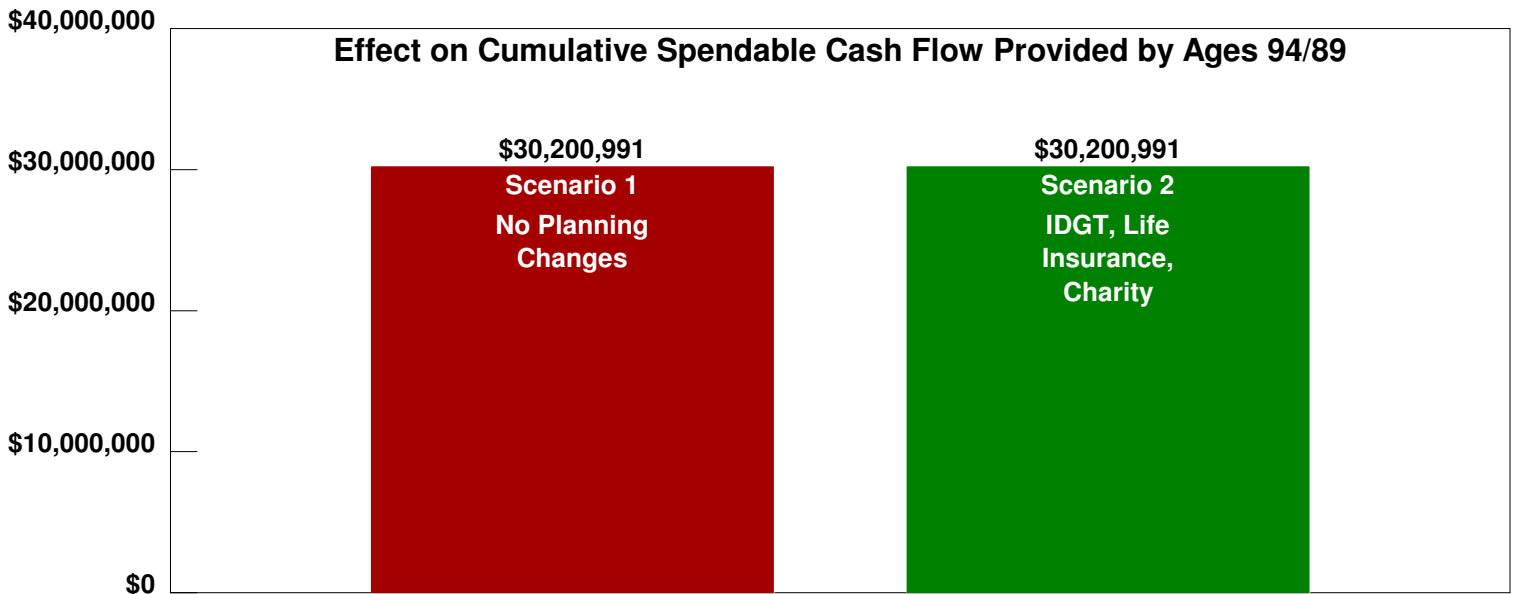
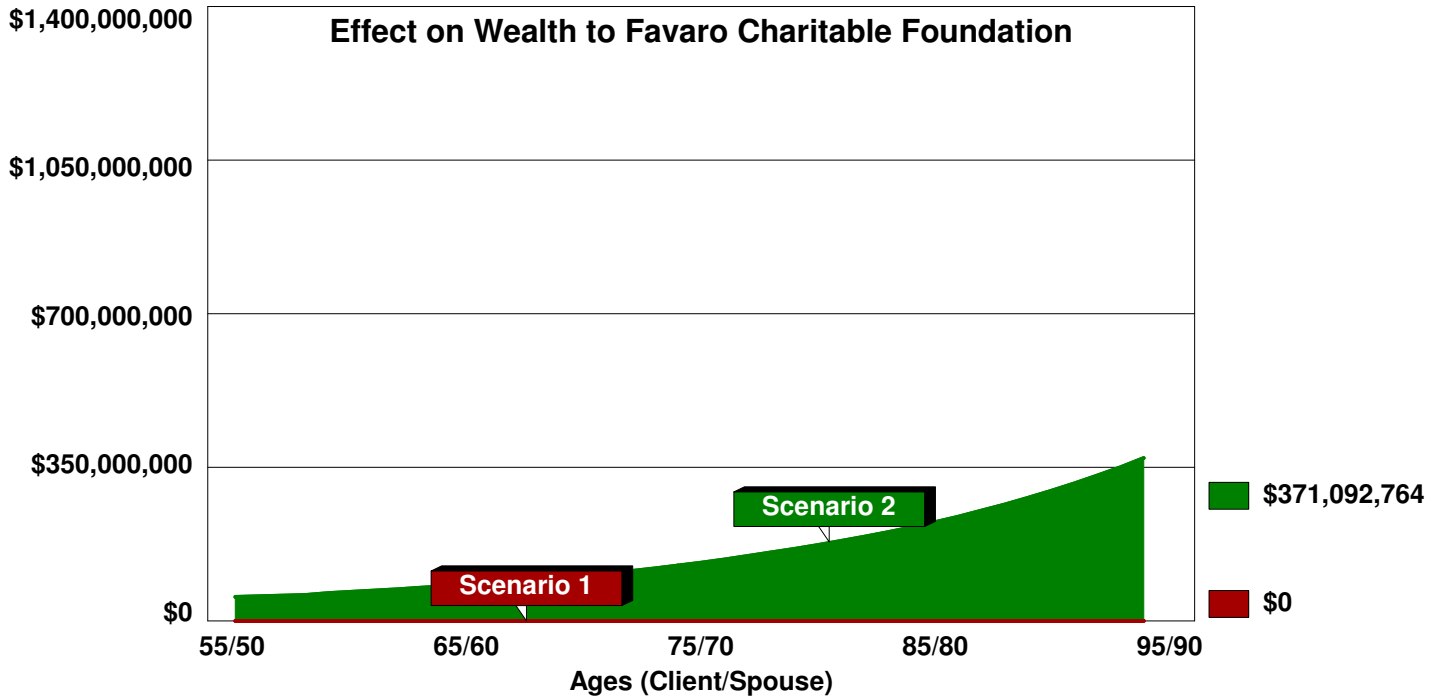


Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

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For: Anthony Favaro & Anita Favaro

Comparison of Alternatives

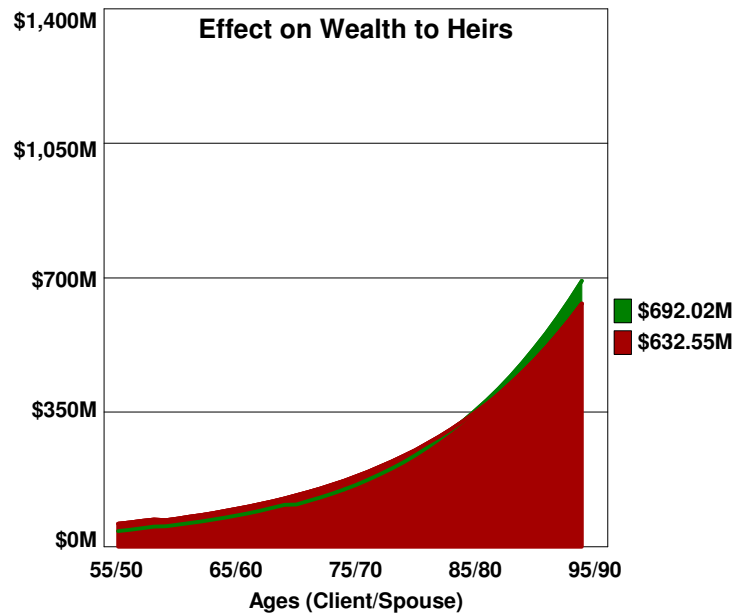
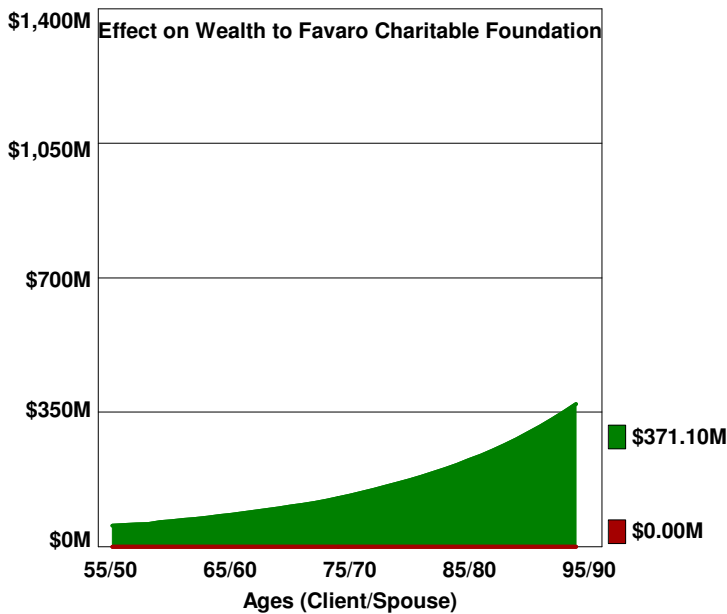
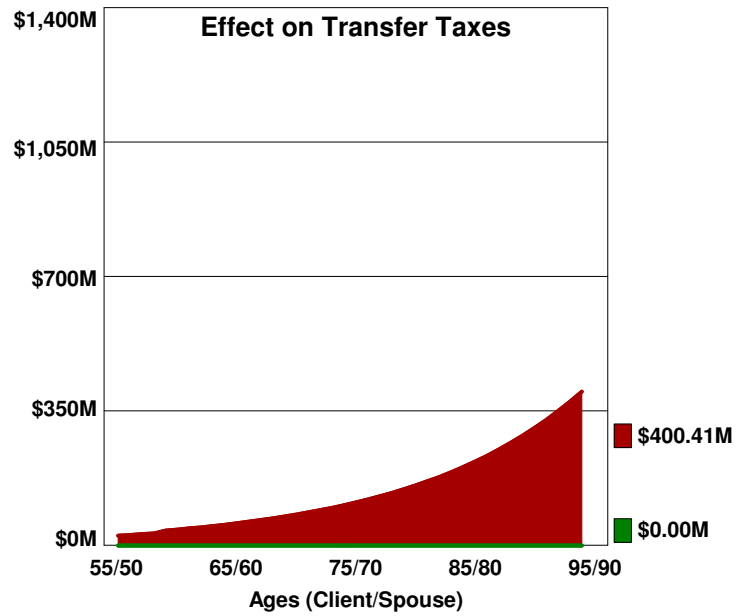
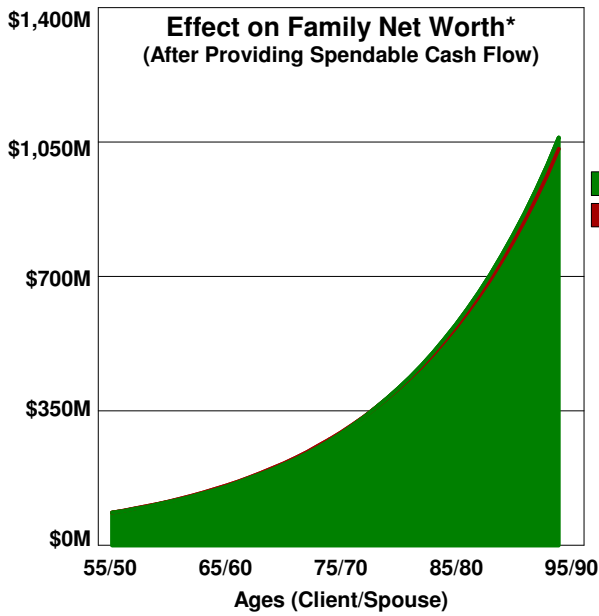


Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

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For: Anthony Favaro & Anita Favaro

Comparison of Alternatives



■ Scenario 1: No Planning Changes
■ Scenario 2: IDGT, Life Insurance, Charity

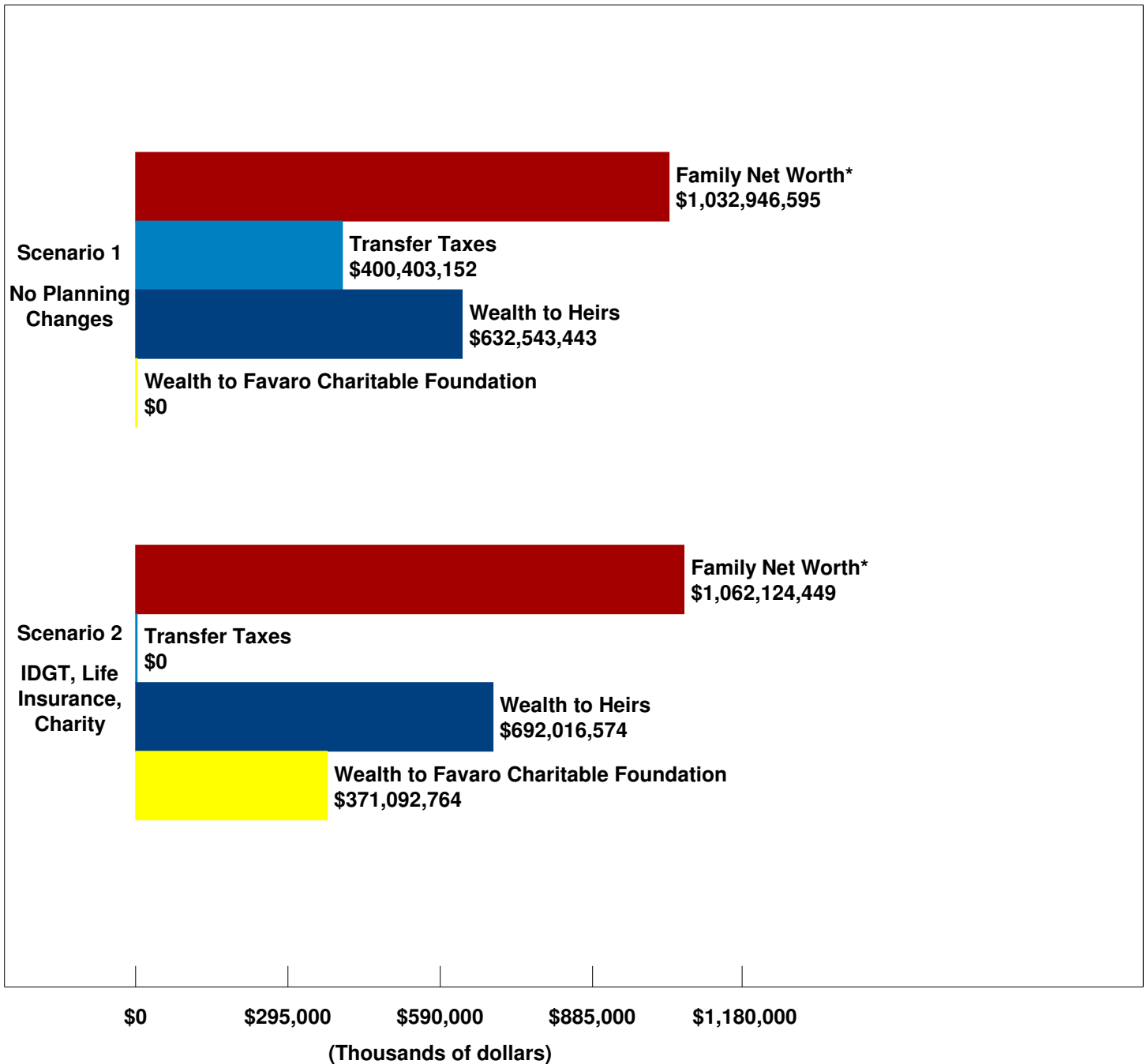
*Family Net Worth includes assets outside the estate.

Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

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For: Anthony Favaro & Anita Favaro

Comparison of Alternatives at Ages 94/89



*Family Net Worth includes assets outside the estate.

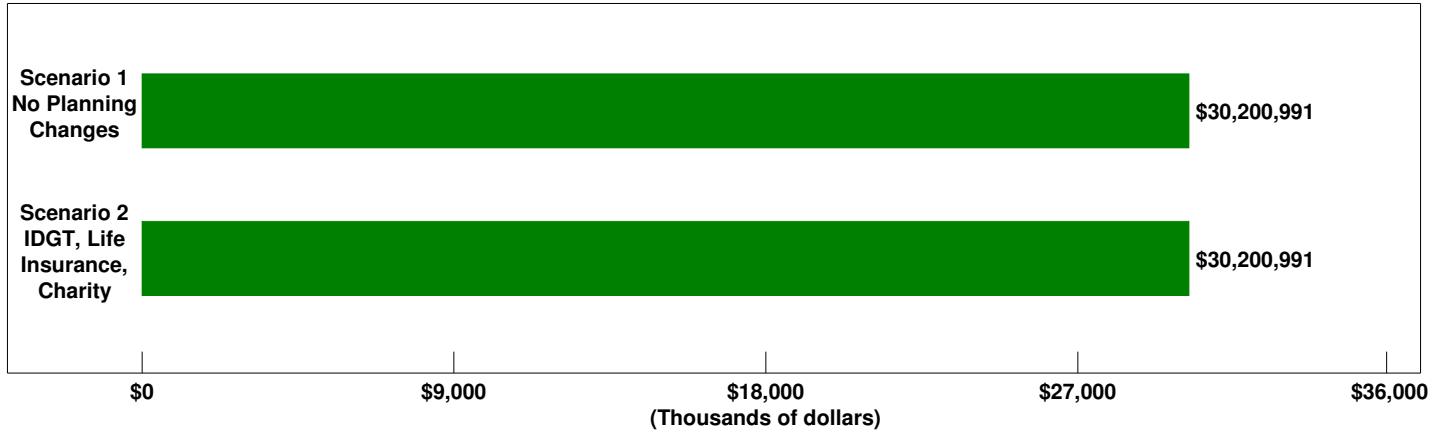
Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

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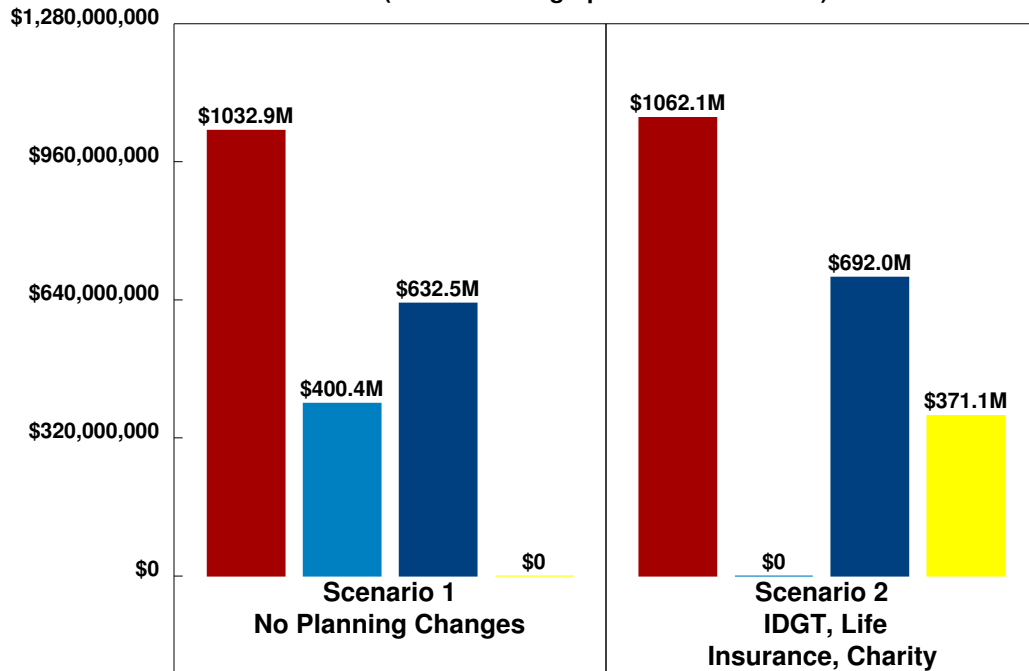
For: Anthony Favaro & Anita Favaro

Summary Analysis of Alternatives

Effect on Cumulative Spendable Cash Flow Provided by Ages 94/89



Values at Ages 94/89
(After Providing Spendable Cash Flow)



- Cumulative Spendable Cash Flow
- Family Net Worth*
- Transfer Taxes
- Wealth to Heirs
- Wealth to Favaro Charitable Foundation

*Family Net Worth includes assets outside the estate.

Compare Alternatives: No Changes vs. IDGT, Life Insurance, Charity

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Comparison of Alternatives

Year	M/F Ages	Effect on Spendable Cash Flow		Effect on Family Net Worth*		Effect on Wealth to Foundation		Effect on Wealth to Heirs	
		Scenario 1 No Planning Changes	Scenario 2 IDGT, Life Insurance, Charity	Scenario 1 No Planning Changes	Scenario 2 IDGT, Life Insurance, Charity	Scenario 1 No Planning Changes	Scenario 2 IDGT, Life Insurance, Charity	Scenario 1 No Planning Changes	Scenario 2 IDGT, Life Insurance, Charity
1	55/50	500,000	500,000	85,320,197	85,046,903	0	54,782,855	59,894,709	40,264,048
2	56/51	510,000	510,000	90,472,769	89,929,097	0	56,104,582	63,213,131	43,824,515
3	57/52	520,200	520,200	95,981,016	95,171,905	0	57,545,328	66,749,008	47,626,577
4	58/53	530,604	530,604	101,869,864	100,803,354	0	59,096,452	70,525,037	51,706,902
5	59/54	541,216	541,216	108,165,991	106,856,247	0	63,839,815	69,116,956	53,016,432
6	60/55	552,040	552,040	114,897,945	113,363,608	0	66,509,038	73,237,601	56,854,570
7	61/56	563,081	563,081	122,095,857	120,360,903	0	69,367,771	77,640,745	60,993,132
8	62/57	574,343	574,343	129,792,186	127,886,466	0	72,430,967	82,345,535	65,455,499
9	63/58	585,830	585,830	138,021,936	135,981,475	0	75,714,661	87,364,623	70,266,814
10	64/59	597,546	597,546	146,822,573	144,728,918	0	79,236,047	92,728,116	75,492,871
11	65/60	609,497	609,497	156,234,193	154,140,662	0	83,013,568	98,451,677	81,127,094
12	66/61	621,687	621,687	166,299,715	164,268,045	0	87,067,016	104,576,634	87,201,029
13	67/62	634,121	634,121	177,065,075	175,197,984	0	91,417,627	111,114,102	93,780,357
14	68/63	646,803	646,803	188,579,444	186,384,133	0	95,512,036	118,101,103	100,872,097
15	69/64	659,739	659,739	200,895,445	198,161,948	0	99,646,129	125,560,704	108,515,819
16	70/65	672,934	672,934	214,113,310	211,035,773	0	104,184,483	133,560,502	109,873,085
17	71/66	686,393	686,393	228,253,530	224,808,837	0	108,977,244	142,120,215	118,632,757
18	72/67	700,121	700,121	243,217,040	239,546,458	0	114,039,732	151,263,878	128,041,982
19	73/68	714,123	714,123	259,220,600	255,633,438	0	119,702,640	161,041,343	138,149,699
20	74/69	728,406	728,406	276,337,497	273,291,990	0	126,129,715	171,489,493	149,008,615
21	75/70	742,974	742,974	294,697,026	292,275,486	0	133,011,009	182,702,033	160,675,640
22	76/71	757,833	757,833	314,339,468	312,612,215	0	140,315,913	194,695,704	173,806,142
23	77/72	772,990	772,990	335,357,297	334,399,169	0	148,071,336	207,518,032	187,943,095
24	78/73	788,450	788,450	357,847,748	357,740,026	0	156,305,906	221,244,567	203,161,974
25	79/74	804,219	804,219	381,915,996	382,745,237	0	164,640,366	235,931,164	219,952,911
26	80/75	820,303	820,303	407,674,795	409,533,035	0	173,186,494	251,646,293	238,322,800
27	81/76	836,709	836,709	435,246,462	438,231,145	0	182,309,027	268,455,369	258,035,152
28	82/77	853,443	853,443	464,759,319	468,974,828	0	192,004,586	286,453,122	279,229,078
29	83/78	870,512	870,512	496,354,086	501,907,793	0	202,312,110	305,723,967	302,009,793
30	84/79	887,922	887,922	530,178,193	537,183,841	0	213,313,011	326,342,432	326,450,143
31	85/80	905,681	905,681	566,393,579	574,965,650	0	225,011,322	348,421,586	352,709,150
32	86/81	923,794	923,794	605,172,020	615,429,661	0	237,473,865	372,057,511	380,896,941
33	87/82	942,270	942,270	646,697,755	658,761,852	0	250,750,423	397,361,823	411,150,095
34	88/83	961,116	961,116	691,171,282	705,157,563	0	264,893,918	424,454,180	443,611,234
35	89/84	980,338	980,338	738,801,897	754,825,983	0	279,940,619	453,470,917	478,453,487
36	90/85	999,945	999,945	789,820,516	807,988,127	0	295,950,344	484,549,626	515,838,107
37	91/86	1,019,944	1,019,944	844,471,685	864,978,608	0	313,006,681	517,829,841	555,211,237
38	92/87	1,040,343	1,040,343	903,017,777	926,100,421	0	331,177,218	553,469,758	597,513,447
39	93/88	1,061,149	1,061,149	965,740,325	991,690,947	0	350,513,795	591,647,009	643,020,131
40	94/89	1,082,372	1,082,372	1,033M	1,062M	0	371,092,764	632,543,443	692,016,574
		30,200,991	30,200,991						

*After providing cash flow. Family Net Worth includes assets outside the estate.

Analysis: No Planning Changes Assumed for the Favaros

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro, Ages 55/50

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	10,000,000	
	Hypothetical Equity Assets	52,000,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	4,000,000	
	Total Liquid Assets		67,000,000
<u>Illiquid Assets:</u>	Principal Residence	2,000,000	
	S Corporation	10,000,000	
	Stamp Collection	1,500,000	
	Total Illiquid Assets		13,500,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$80,500,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Taxable, Tax Exempt, Retirement Plan Assets, Equity

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	37.00%
<u>Life Expectancy:</u>	Joint	38 Years
	Anthony Favaro	Age 92
	Anita Favaro	Age 87
<u>Taxable Account:</u>	Yield Assumption	Taxable 4.00%
	<u>Tax Exempt Account:</u>	Yield Assumption
<u>Hypothetical Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	1.00%
<u>Retirement Plan Assets Anthony Favaro:</u>	Defined Contr. Yield Assumption	7.00%

The information in this presentation is not guaranteed; it is for illustrative purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Analysis: No Planning Changes Assumed for the Favaros

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For: Anthony Favaro & Anita Favaro

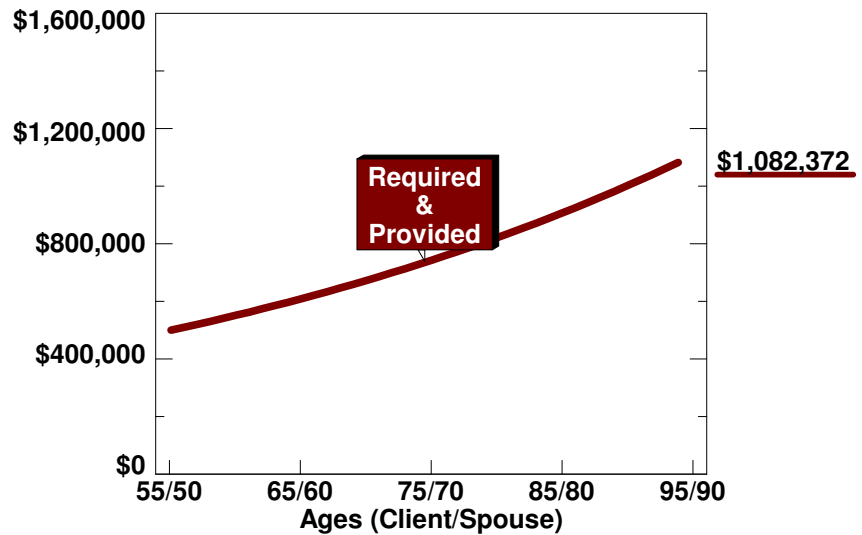
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

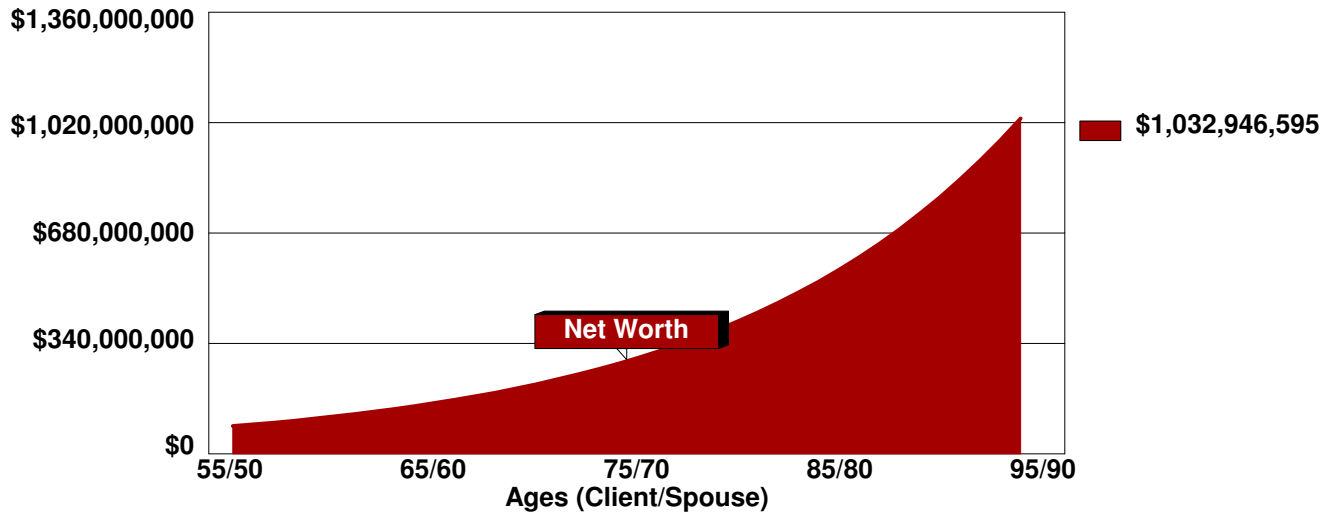
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Retirement Plan Assets*
- 4th. Hypothetical Equities

Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth (After Providing Required Cash Flow)



*As needed, but no less than required minimum distributions.

Analysis: No Planning Changes Assumed for the Favaros

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For: Anthony Favaro & Anita Favaro

Cash Flow Analysis

Yr	M/F Ages	Annual Cash Flow Required			Annual Cash Flow Provided							
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) Total After Tax Cash Flow Required*	(4) Expected After Tax Cash Flow	(5) After Tax Cash Flow from Retirement Plan Assets	(6) After Tax Cash Flow from Taxable Account	(7) After Tax Cash Flow from Tax Exempt Account	(8) After Tax Cash Flow from Equity Assets	(9) Reinvested Excess Cash Flow	(10) Total After Tax Cash Flow Provided*	
1	55/50	500,000	0	500,000	315,000	0	185,000	0	0	0	0	500,000
2	56/51	510,000	0	510,000	330,750	0	179,250	0	0	0	0	510,000
3	57/52	520,200	0	520,200	347,288	0	172,912	0	0	0	0	520,200
4	58/53	530,604	0	530,604	364,652	0	165,952	0	0	0	0	530,604
5	59/54	541,216	0	541,216	382,884	0	158,332	0	0	0	0	541,216
6	60/55	552,040	0	552,040	402,029	0	150,011	0	0	0	0	552,040
7	61/56	563,081	0	563,081	422,130	0	53,221	87,730	0	0	0	563,081
8	62/57	574,343	0	574,343	443,237	0	0	131,106	0	0	0	574,343
9	63/58	585,830	0	585,830	465,398	0	0	120,432	0	0	0	585,830
10	64/59	597,546	0	597,546	488,668	0	0	108,878	0	0	0	597,546
11	65/60	609,497	0	609,497	513,102	0	0	96,395	0	0	0	609,497
12	66/61	621,687	0	621,687	538,757	0	0	82,930	0	0	0	621,687
13	67/62	634,121	0	634,121	565,695	0	0	68,426	0	0	0	634,121
14	68/63	646,803	0	646,803	593,979	0	0	52,824	0	0	0	646,803
15	69/64	659,739	0	659,739	623,678	0	0	36,061	0	0	0	659,739
16	70/65	672,934	0	672,934	696,514	0	0	0	0	23,580	0	672,934
17	71/66	686,393	0	686,393	730,091	0	0	0	0	43,698	0	686,393
18	72/67	700,121	0	700,121	765,321	266,788	0	0	0	331,988	0	700,121
19	73/68	714,123	0	714,123	802,286	282,965	0	0	0	371,128	0	714,123
20	74/69	728,406	0	728,406	841,074	301,258	0	0	0	413,926	0	728,406
21	75/70	742,974	0	742,974	927,762	319,430	0	0	0	504,218	0	742,974
22	76/71	757,833	0	757,833	971,390	338,646	0	0	0	552,203	0	757,833
23	77/72	772,990	0	772,990	1,017,145	357,391	0	0	0	601,546	0	772,990
24	78/73	788,450	0	788,450	1,065,132	378,767	0	0	0	655,449	0	788,450
25	79/74	804,219	0	804,219	1,115,460	401,343	0	0	0	712,584	0	804,219
26	80/75	820,303	0	820,303	1,168,247	425,175	0	0	0	773,119	0	820,303
27	81/76	836,709	0	836,709	1,223,613	447,996	0	0	0	834,900	0	836,709
28	82/77	853,443	0	853,443	1,281,687	474,381	0	0	0	902,625	0	853,443
29	83/78	870,512	0	870,512	1,342,602	499,342	0	0	0	971,432	0	870,512
30	84/79	887,922	0	887,922	1,406,499	528,460	0	0	0	1,047,037	0	887,922
31	85/80	905,681	0	905,681	1,473,526	555,593	0	0	0	1,123,438	0	905,681
32	86/81	923,794	0	923,794	1,543,839	583,728	0	0	0	1,203,773	0	923,794
33	87/82	942,270	0	942,270	1,617,601	612,835	0	0	0	1,288,166	0	942,270
34	88/83	961,116	0	961,116	1,694,981	638,167	0	0	0	1,372,032	0	961,116
35	89/84	980,338	0	980,338	1,776,161	668,891	0	0	0	1,464,714	0	980,338
36	90/85	999,945	0	999,945	1,861,328	694,624	0	0	0	1,556,007	0	999,945
37	91/86	1,019,944	0	1,019,944	1,950,681	720,239	0	0	0	1,650,976	0	1,019,944
38	92/87	1,040,343	0	1,040,343	2,044,427	745,502	0	0	0	1,749,586	0	1,040,343
39	93/88	1,061,149	0	1,061,149	2,142,785	770,124	0	0	0	1,851,760	0	1,061,149
40	94/89	1,082,372	0	1,082,372	2,245,984	785,390	0	0	0	1,949,002	0	1,082,372
		30,200,991	0	30,200,991	40,503,383	11,797,035	1,064,678	784,782	0	23,948,887	0	30,200,991

*IMPORTANT NOTE: For this plan to be financially sound, column (10) must be sufficient to provide the values in column (3).

Column (1): assumes 2.00% inflation.

Column (4): see "Expected Cash Flow".

Column (5): see "Summary of Retirement Plan Assets".

Column (6) and (7): see detail reports for Taxable and Tax Exempt Accounts.

Columns (8) and (9): see "Details of Hypothetical Equity Assets".

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Cash Flow Required

Spendable Cash Flow			
Year	M/F Ages	(1) After Tax Cash Flow for Personal Use and Travel	(2) Total After Tax Cash Flow Required
1	55/50	500,000	500,000
2	56/51	510,000	510,000
3	57/52	520,200	520,200
4	58/53	530,604	530,604
5	59/54	541,216	541,216
6	60/55	552,040	552,040
7	61/56	563,081	563,081
8	62/57	574,343	574,343
9	63/58	585,830	585,830
10	64/59	597,546	597,546
11	65/60	609,497	609,497
12	66/61	621,687	621,687
13	67/62	634,121	634,121
14	68/63	646,803	646,803
15	69/64	659,739	659,739
16	70/65	672,934	672,934
17	71/66	686,393	686,393
18	72/67	700,121	700,121
19	73/68	714,123	714,123
20	74/69	728,406	728,406
21	75/70	742,974	742,974
22	76/71	757,833	757,833
23	77/72	772,990	772,990
24	78/73	788,450	788,450
25	79/74	804,219	804,219
26	80/75	820,303	820,303
27	81/76	836,709	836,709
28	82/77	853,443	853,443
29	83/78	870,512	870,512
30	84/79	887,922	887,922
31	85/80	905,681	905,681
32	86/81	923,794	923,794
33	87/82	942,270	942,270
34	88/83	961,116	961,116
35	89/84	980,338	980,338
36	90/85	999,945	999,945
37	91/86	1,019,944	1,019,944
38	92/87	1,040,343	1,040,343
39	93/88	1,061,149	1,061,149
40	94/89	1,082,372	1,082,372
		30,200,991	30,200,991

Column (1) assumes 2.00% inflation.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) After Tax Income From S Corporation	=	(3) Total Expected After Tax Cash Flow
1	55/50	0		315,000		315,000
2	56/51	0		330,750		330,750
3	57/52	0		347,288		347,288
4	58/53	0		364,652		364,652
5	59/54	0		382,884		382,884
6	60/55	0		402,029		402,029
7	61/56	0		422,130		422,130
8	62/57	0		443,237		443,237
9	63/58	0		465,398		465,398
10	64/59	0		488,668		488,668
11	65/60	0		513,102		513,102
12	66/61	0		538,757		538,757
13	67/62	0		565,695		565,695
14	68/63	0		593,979		593,979
15	69/64	0		623,678		623,678
16	70/65	41,652		654,862		696,514
17	71/66	42,485		687,606		730,091
18	72/67	43,335		721,986		765,321
19	73/68	44,201		758,085		802,286
20	74/69	45,085		795,989		841,074
21	75/70	91,973		835,789		927,762
22	76/71	93,812		877,578		971,390
23	77/72	95,688		921,457		1,017,145
24	78/73	97,602		967,530		1,065,132
25	79/74	99,554		1,015,906		1,115,460
26	80/75	101,545		1,066,702		1,168,247
27	81/76	103,576		1,120,037		1,223,613
28	82/77	105,648		1,176,039		1,281,687
29	83/78	107,761		1,234,841		1,342,602
30	84/79	109,916		1,296,583		1,406,499
31	85/80	112,114		1,361,412		1,473,526
32	86/81	114,357		1,429,482		1,543,839
33	87/82	116,644		1,500,957		1,617,601
34	88/83	118,977		1,576,004		1,694,981
35	89/84	121,356		1,654,805		1,776,161
36	90/85	123,783		1,737,545		1,861,328
37	91/86	126,259		1,824,422		1,950,681
38	92/87	128,784		1,915,643		2,044,427
39	93/88	131,360		2,011,425		2,142,785
40	94/89	133,987		2,111,997		2,245,984
		2,451,454		38,051,929		40,503,383

Column (1) assumes 2.00% inflation.

*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Defined Contribution Plan Assets for Anthony Favaro

		Retirement Plan Assets Initial Value 4,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Retirement Income Tax Rate 37.00%		
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Assumed Deposits	(3) Before Tax Required Minimum Distribution	(4) Before Tax Distribution	(5) After Tax Cash Flow from Retirement Plan Assets	(6) Year End Retirement Plan Assets
1	55/50	4,000,000	0	0	0	0	4,258,600
2	56/51	4,258,600	0	0	0	0	4,533,918
3	57/52	4,533,918	0	0	0	0	4,827,036
4	58/53	4,827,036	0	0	0	0	5,139,104
5	59/54	5,139,104	0	0	0	0	5,471,347
6	60/55	5,471,347	0	0	0	0	5,825,070
7	61/56	5,825,070	0	0	0	0	6,201,661
8	62/57	6,201,661	0	0	0	0	6,602,598
9	63/58	6,602,598	0	0	0	0	7,029,456
10	64/59	7,029,456	0	0	0	0	7,483,910
11	65/60	7,483,910	0	0	0	0	7,967,745
12	66/61	7,967,745	0	0	0	0	8,482,860
13	67/62	8,482,860	0	0	0	0	9,031,277
14	68/63	9,031,277	0	0	0	0	9,615,149
15	69/64	9,615,149	0	0	0	0	10,236,768
16	70/65	10,236,768	0	0	0	0	10,898,575
17	71/66	10,898,575	0	0	0	0	11,603,168
18	72/67	11,603,168	0	423,473	423,473	266,788	11,902,462
19	73/68	11,902,462	0	449,150	449,150	282,965	12,193,769
20	74/69	12,193,769	0	478,187	478,187	301,258	12,472,994
21	75/70	12,472,994	0	507,032	507,032	319,430	12,739,561
22	76/71	12,739,561	0	537,534	537,534	338,646	12,990,888
23	77/72	12,990,888	0	567,288	567,288	357,391	13,226,786
24	78/73	13,226,786	0	601,218	601,218	378,767	13,441,811
25	79/74	13,441,811	0	637,053	637,053	401,343	13,632,586
26	80/75	13,632,586	0	674,881	674,881	425,175	13,795,421
27	81/76	13,795,421	0	711,104	711,104	447,996	13,930,218
28	82/77	13,930,218	0	752,985	752,985	474,381	14,029,141
29	83/78	14,029,141	0	792,607	792,607	499,342	14,092,276
30	84/79	14,092,276	0	838,826	838,826	528,460	14,110,286
31	85/80	14,110,286	0	881,893	881,893	555,593	14,083,609
32	86/81	14,083,609	0	926,553	926,553	583,728	14,007,660
33	87/82	14,007,660	0	972,754	972,754	612,835	13,877,613
34	88/83	13,877,613	0	1,012,964	1,012,964	638,167	13,696,349
35	89/84	13,696,349	0	1,061,732	1,061,732	668,891	13,451,445
36	90/85	13,451,445	0	1,102,577	1,102,577	694,624	13,147,222
37	91/86	13,147,222	0	1,143,237	1,143,237	720,239	12,780,043
38	92/87	12,780,043	0	1,183,337	1,183,337	745,502	12,346,433
39	93/88	12,346,433	0	1,222,419	1,222,419	770,124	11,843,182
40	94/89	11,843,182	0	1,246,651	1,246,651	785,390	11,281,597
			0	18,725,455	18,725,455	11,797,035	

Columns (1) and (2) include only deductible contributions.

Column (3) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (6) has been reduced by an assumed management fee of 0.50%.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	(2) Year End Value of Taxable Assets	(3) Year End Value of Tax Exempt Assets	(4) Year End Value of Equity Assets	(5) Total Liquid Assets
1	55/50	4,258,600	835,538	10,300,000	55,756,059	71,150,197
2	56/51	4,533,918	672,826	10,609,000	59,783,425	75,599,169
3	57/52	4,827,036	512,512	10,927,270	64,101,696	80,368,514
4	58/53	5,139,104	355,293	11,255,088	68,731,884	85,481,369
5	59/54	5,471,347	201,924	11,592,741	73,696,519	90,962,531
6	60/55	5,825,070	53,221	11,940,523	79,019,758	96,838,572
7	61/56	6,201,661	0	12,208,377	84,727,506	103,137,544
8	62/57	6,602,598	0	12,439,589	90,847,535	109,889,722
9	63/58	7,029,456	0	12,688,732	97,409,624	117,127,812
10	64/59	7,483,910	0	12,957,250	104,445,706	124,886,866
11	65/60	7,967,745	0	13,246,681	111,990,017	133,204,443
12	66/61	8,482,860	0	13,558,664	120,079,269	142,120,793
13	67/62	9,031,277	0	13,894,945	128,752,823	151,679,045
14	68/63	9,615,149	0	14,257,385	138,052,885	161,925,419
15	69/64	10,236,768	0	14,647,964	148,024,707	172,909,439
16	70/65	10,898,575	0	15,087,403	158,742,096	184,728,074
17	71/66	11,603,168	0	15,540,025	170,255,194	197,398,387
18	72/67	11,902,462	0	16,006,226	182,909,018	210,817,706
19	73/68	12,193,769	0	16,486,413	196,518,819	225,199,001
20	74/69	12,472,994	0	16,981,005	211,157,572	240,611,571
21	75/70	12,739,561	0	17,490,435	226,950,523	257,180,519
22	76/71	12,990,888	0	18,015,148	243,935,681	274,941,717
23	77/72	13,226,786	0	18,555,602	262,200,616	293,983,004
24	78/73	13,441,811	0	19,112,270	281,842,658	314,396,739
25	79/74	13,632,586	0	19,685,638	302,964,744	336,282,968
26	80/75	13,795,421	0	20,276,207	325,677,426	359,749,054
27	81/76	13,930,218	0	20,884,493	350,096,932	384,911,643
28	82/77	14,029,141	0	21,511,028	376,352,922	411,893,091
29	83/78	14,092,276	0	22,156,359	404,579,210	440,827,845
30	84/79	14,110,286	0	22,821,050	434,925,401	471,856,737
31	85/80	14,083,609	0	23,505,682	467,545,475	505,134,766
32	86/81	14,007,660	0	24,210,852	502,607,896	540,826,408
33	87/82	13,877,613	0	24,937,178	540,293,432	579,108,223
34	88/83	13,696,349	0	25,685,293	580,790,989	620,172,631
35	89/84	13,451,445	0	26,455,852	624,313,138	664,220,435
36	90/85	13,147,222	0	27,249,528	671,076,862	711,473,612
37	91/86	12,780,043	0	28,067,014	721,320,248	762,167,305
38	92/87	12,346,433	0	28,909,024	775,298,541	816,553,998
39	93/88	11,843,182	0	29,776,295	833,285,343	874,904,820
40	94/89	11,281,597	0	30,669,584	895,564,909	937,516,090

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Taxable Account*

		Taxable Assets Initial Value 1,000,000	Taxable Yield 4.00%	Retirement Income Tax Rate 37.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
1	55/50	1,000,000	185,000	815,000	20,538	835,538
2	56/51	835,538	179,250	656,288	16,538	672,826
3	57/52	672,826	172,912	499,914	12,598	512,512
4	58/53	512,512	165,952	346,560	8,733	355,293
5	59/54	355,293	158,332	196,961	4,963	201,924
6	60/55	201,924	150,011	51,913	1,308	53,221
7	61/56	53,221	53,221	0	0	0
8	62/57	0	0	0	0	0
9	63/58	0	0	0	0	0
10	64/59	0	0	0	0	0
11	65/60	0	0	0	0	0
12	66/61	0	0	0	0	0
13	67/62	0	0	0	0	0
14	68/63	0	0	0	0	0
15	69/64	0	0	0	0	0
16	70/65	0	0	0	0	0
17	71/66	0	0	0	0	0
18	72/67	0	0	0	0	0
19	73/68	0	0	0	0	0
20	74/69	0	0	0	0	0
21	75/70	0	0	0	0	0
22	76/71	0	0	0	0	0
23	77/72	0	0	0	0	0
24	78/73	0	0	0	0	0
25	79/74	0	0	0	0	0
26	80/75	0	0	0	0	0
27	81/76	0	0	0	0	0
28	82/77	0	0	0	0	0
29	83/78	0	0	0	0	0
30	84/79	0	0	0	0	0
31	85/80	0	0	0	0	0
32	86/81	0	0	0	0	0
33	87/82	0	0	0	0	0
34	88/83	0	0	0	0	0
35	89/84	0	0	0	0	0
36	90/85	0	0	0	0	0
37	91/86	0	0	0	0	0
38	92/87	0	0	0	0	0
39	93/88	0	0	0	0	0
40	94/89	0	0	0	0	0
			1,064,678		64,678	

*Assumes yield is subject to income tax.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 10,000,000		Tax Exempt Yield 3.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account
1	55/50	10,000,000	0	10,000,000	300,000	10,300,000
2	56/51	10,300,000	0	10,300,000	309,000	10,609,000
3	57/52	10,609,000	0	10,609,000	318,270	10,927,270
4	58/53	10,927,270	0	10,927,270	327,818	11,255,088
5	59/54	11,255,088	0	11,255,088	337,653	11,592,741
6	60/55	11,592,741	0	11,592,741	347,782	11,940,523
7	61/56	11,940,523	87,730	11,852,793	355,584	12,208,377
8	62/57	12,208,377	131,106	12,077,271	362,318	12,439,589
9	63/58	12,439,589	120,432	12,319,157	369,575	12,688,732
10	64/59	12,688,732	108,878	12,579,854	377,396	12,957,250
11	65/60	12,957,250	96,395	12,860,855	385,826	13,246,681
12	66/61	13,246,681	82,930	13,163,751	394,913	13,558,664
13	67/62	13,558,664	68,426	13,490,238	404,707	13,894,945
14	68/63	13,894,945	52,824	13,842,121	415,264	14,257,385
15	69/64	14,257,385	36,061	14,221,324	426,640	14,647,964
16	70/65	14,647,964	0	14,647,964	439,439	15,087,403
17	71/66	15,087,403	0	15,087,403	452,622	15,540,025
18	72/67	15,540,025	0	15,540,025	466,201	16,006,226
19	73/68	16,006,226	0	16,006,226	480,187	16,486,413
20	74/69	16,486,413	0	16,486,413	494,592	16,981,005
21	75/70	16,981,005	0	16,981,005	509,430	17,490,435
22	76/71	17,490,435	0	17,490,435	524,713	18,015,148
23	77/72	18,015,148	0	18,015,148	540,454	18,555,602
24	78/73	18,555,602	0	18,555,602	556,668	19,112,270
25	79/74	19,112,270	0	19,112,270	573,368	19,685,638
26	80/75	19,685,638	0	19,685,638	590,569	20,276,207
27	81/76	20,276,207	0	20,276,207	608,286	20,884,493
28	82/77	20,884,493	0	20,884,493	626,535	21,511,028
29	83/78	21,511,028	0	21,511,028	645,331	22,156,359
30	84/79	22,156,359	0	22,156,359	664,691	22,821,050
31	85/80	22,821,050	0	22,821,050	684,632	23,505,682
32	86/81	23,505,682	0	23,505,682	705,170	24,210,852
33	87/82	24,210,852	0	24,210,852	726,326	24,937,178
34	88/83	24,937,178	0	24,937,178	748,115	25,685,293
35	89/84	25,685,293	0	25,685,293	770,559	26,455,852
36	90/85	26,455,852	0	26,455,852	793,676	27,249,528
37	91/86	27,249,528	0	27,249,528	817,486	28,067,014
38	92/87	28,067,014	0	28,067,014	842,010	28,909,024
39	93/88	28,909,024	0	28,909,024	867,271	29,776,295
40	94/89	29,776,295	0	29,776,295	893,289	30,669,584
			784,782		21,454,366	

*Assumes yield is not subject to income tax.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Hypothetical Equity Assets

		Initial Cost Basis 22,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 23.80%	Retirement Income Tax Rate 37.00%	Capital Gains Tax Rate 23.80%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2)* Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6)** Net Year End Value of Assets	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	55/50	52,000,000	0	0	3,640,000	396,240	55,756,059	0	0	0
2	56/51	55,756,059	0	0	3,902,924	424,861	59,783,425	0	0	0
3	57/52	59,783,425	0	0	4,184,840	455,550	64,101,696	0	0	0
4	58/53	64,101,696	0	0	4,487,119	488,455	68,731,884	0	0	0
5	59/54	68,731,884	0	0	4,811,232	523,737	73,696,519	0	0	0
6	60/55	73,696,519	0	0	5,158,756	561,567	79,019,758	0	0	0
7	61/56	79,019,758	0	0	5,531,383	602,131	84,727,506	0	0	0
8	62/57	84,727,506	0	0	5,930,925	645,624	90,847,535	0	0	0
9	63/58	90,847,535	0	0	6,359,327	692,258	97,409,624	0	0	0
10	64/59	97,409,624	0	0	6,818,674	742,261	104,445,706	0	0	0
11	65/60	104,445,706	0	0	7,311,199	795,876	111,990,017	0	0	0
12	66/61	111,990,017	0	0	7,839,301	853,364	120,079,269	0	0	0
13	67/62	120,079,269	0	0	8,405,549	915,004	128,752,823	0	0	0
14	68/63	128,752,823	0	0	9,012,698	981,097	138,052,885	0	0	0
15	69/64	138,052,885	0	0	9,663,702	1,051,963	148,024,707	0	0	0
16	70/65	148,024,707	23,580	0	10,363,380	1,128,128	158,742,096	0	0	0
17	71/66	158,742,096	43,698	0	11,115,006	1,209,948	170,255,194	0	0	0
18	72/67	170,255,194	331,988	0	11,941,103	1,299,874	182,909,018	0	0	0
19	73/68	182,909,018	371,128	0	12,829,610	1,396,595	196,518,819	0	0	0
20	74/69	196,518,819	413,926	0	13,785,292	1,500,628	211,157,572	0	0	0
21	75/70	211,157,572	504,218	0	14,816,325	1,612,863	226,950,523	0	0	0
22	76/71	226,950,523	552,203	0	15,925,191	1,733,571	243,935,681	0	0	0
23	77/72	243,935,681	601,546	0	17,117,606	1,863,374	262,200,616	0	0	0
24	78/73	262,200,616	655,449	0	18,399,925	2,002,963	281,842,658	0	0	0
25	79/74	281,842,658	712,584	0	19,778,867	2,153,071	302,964,744	0	0	0
26	80/75	302,964,744	773,119	0	21,261,650	2,314,483	325,677,426	0	0	0
27	81/76	325,677,426	834,900	0	22,855,863	2,488,024	350,096,932	0	0	0
28	82/77	350,096,932	902,625	0	24,569,969	2,674,617	376,352,922	0	0	0
29	83/78	376,352,922	971,432	0	26,412,705	2,875,212	404,579,210	0	0	0
30	84/79	404,579,210	1,047,037	0	28,393,837	3,090,872	434,925,401	0	0	0
31	85/80	434,925,401	1,123,438	0	30,523,419	3,322,692	467,545,475	0	0	0
32	86/81	467,545,475	1,203,773	0	32,812,447	3,571,869	502,607,896	0	0	0
33	87/82	502,607,896	1,288,166	0	35,272,724	3,839,688	540,293,432	0	0	0
34	88/83	540,293,432	1,372,032	0	37,916,582	4,127,491	580,790,989	0	0	0
35	89/84	580,790,989	1,464,714	0	40,757,899	4,436,788	624,313,138	0	0	0
36	90/85	624,313,138	1,556,007	0	43,810,840	4,769,123	671,076,862	0	0	0
37	91/86	671,076,862	1,650,976	0	47,090,949	5,126,186	721,320,248	0	0	0
38	92/87	721,320,248	1,749,586	0	50,614,888	5,509,792	775,298,541	0	0	0
39	93/88	775,298,541	1,851,760	0	54,400,521	5,921,885	833,285,343	0	0	0
40	94/89	833,285,343	1,949,002	0	58,466,404	6,364,486	895,564,909	0	0	0
			23,948,887	0		86,464,211		0	0	0

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

*Column (2) includes reinvestment of excess cash flow.

**Column (6) has been reduced by a 0.50% management fee.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Assets - Portfolio Turnover

	Initial Value of Equity Account 52,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 23.80%	Retirement Income Tax Rate 37.00%	Capital Gains Tax Rate 23.80%					
Yr	(1) Beginning of Year Cost Basis	(2) Fund Deposits	(3) Sale of Equities to Fund Needs	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Asset Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover*	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Net Year End Value of Asset After Turnover
1	22,000,000	0	0	3,640,000	396,240	56,036,240	22,396,240	0	0	0	55,756,059
2	22,396,240	0	0	3,902,924	424,861	60,083,844	22,821,101	0	0	0	59,783,425
3	22,821,101	0	0	4,184,840	455,550	64,423,815	23,276,651	0	0	0	64,101,696
4	23,276,651	0	0	4,487,119	488,455	69,077,270	23,765,106	0	0	0	68,731,884
5	23,765,106	0	0	4,811,232	523,737	74,066,853	24,288,843	0	0	0	73,696,519
6	24,288,843	0	0	5,158,756	561,567	79,416,842	24,850,410	0	0	0	79,019,758
7	24,850,410	0	0	5,531,383	602,131	85,153,272	25,452,541	0	0	0	84,727,506
8	25,452,541	0	0	5,930,925	645,624	91,304,055	26,098,165	0	0	0	90,847,535
9	26,098,165	0	0	6,359,327	692,258	97,899,120	26,790,423	0	0	0	97,409,624
10	26,790,423	0	0	6,818,674	742,261	104,970,559	27,532,684	0	0	0	104,445,706
11	27,532,684	0	0	7,311,199	795,876	112,552,781	28,328,560	0	0	0	111,990,017
12	28,328,560	0	0	7,839,301	853,364	120,682,682	29,181,924	0	0	0	120,079,269
13	29,181,924	0	0	8,405,549	915,004	129,399,822	30,096,928	0	0	0	128,752,823
14	30,096,928	0	0	9,012,698	981,097	138,746,618	31,078,025	0	0	0	138,052,885
15	31,078,025	0	0	9,663,702	1,051,963	148,768,550	32,129,988	0	0	0	148,024,707
16	32,129,988	23,580	0	10,363,380	1,128,128	159,539,795	33,281,696	0	0	0	158,742,096
17	33,281,696	43,698	0	11,115,006	1,209,948	171,110,748	34,535,342	0	0	0	170,255,194
18	34,535,342	331,988	0	11,941,103	1,299,874	183,828,159	36,167,204	0	0	0	182,909,018
19	36,167,204	371,128	0	12,829,610	1,396,595	197,506,351	37,934,927	0	0	0	196,518,819
20	37,934,927	413,926	0	13,785,292	1,500,628	212,218,665	39,849,481	0	0	0	211,157,572
21	39,849,481	504,218	0	14,816,325	1,612,863	228,090,978	41,966,562	0	0	0	226,950,523
22	41,966,562	552,203	0	15,925,191	1,733,571	245,161,488	44,252,336	0	0	0	243,935,681
23	44,252,336	601,546	0	17,117,606	1,863,374	263,518,207	46,717,256	0	0	0	262,200,616
24	46,717,256	655,449	0	18,399,925	2,002,963	283,258,953	49,375,668	0	0	0	281,842,658
25	49,375,668	712,584	0	19,778,867	2,153,071	304,487,180	52,241,323	0	0	0	302,964,744
26	52,241,323	773,119	0	21,261,650	2,314,483	327,313,996	55,328,925	0	0	0	325,677,426
27	55,328,925	834,900	0	22,855,863	2,488,024	351,856,213	58,651,849	0	0	0	350,096,932
28	58,651,849	902,625	0	24,569,969	2,674,617	378,244,143	62,229,091	0	0	0	376,352,922
29	62,229,091	971,432	0	26,412,705	2,875,212	406,612,271	66,075,735	0	0	0	404,579,210
30	66,075,735	1,047,037	0	28,393,837	3,090,872	437,110,956	70,213,644	0	0	0	434,925,401
31	70,213,644	1,123,438	0	30,523,419	3,322,692	469,894,950	74,659,774	0	0	0	467,545,475
32	74,659,774	1,203,773	0	32,812,447	3,571,869	505,133,564	79,435,416	0	0	0	502,607,896
33	79,435,416	1,288,166	0	35,272,724	3,839,688	543,008,474	84,563,270	0	0	0	540,293,432
34	84,563,270	1,372,032	0	37,916,582	4,127,491	583,709,537	90,062,793	0	0	0	580,790,989
35	90,062,793	1,464,714	0	40,757,899	4,436,788	627,450,390	95,964,295	0	0	0	624,313,138
36	95,964,295	1,556,007	0	43,810,840	4,769,123	674,449,108	102,289,425	0	0	0	671,076,862
37	102,289,425	1,650,976	0	47,090,949	5,126,186	724,944,973	109,066,587	0	0	0	721,320,248
38	109,066,587	1,749,586	0	50,614,888	5,509,792	779,194,514	116,325,965	0	0	0	775,298,541
39	116,325,965	1,851,760	0	54,400,521	5,921,885	837,472,707	124,099,610	0	0	0	833,285,343
40	124,099,610	1,949,002	0	58,466,404	6,364,486	900,065,235	132,413,098	0	0	0	895,564,909
		23,948,887	0		86,464,211						

*Calculation assumes column (6) times turnover assumption.

Column (2) includes reinvestment of excess cash flow.

**Column (11) = column (6) - column (8) + column (10) and has been reduced by a 0.50% management fee.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) S Corporation (5.00% Growth)	+	(3) Stamp Collection (6.00% Growth)	=	(4) Total Illiquid Assets
1	55/50	2,080,000		10,500,000		1,590,000		14,170,000
2	56/51	2,163,200		11,025,000		1,685,400		14,873,600
3	57/52	2,249,728		11,576,250		1,786,524		15,612,502
4	58/53	2,339,717		12,155,063		1,893,715		16,388,495
5	59/54	2,433,306		12,762,816		2,007,338		17,203,460
6	60/55	2,530,638		13,400,956		2,127,779		18,059,373
7	61/56	2,631,864		14,071,004		2,255,445		18,958,313
8	62/57	2,737,138		14,774,554		2,390,772		19,902,464
9	63/58	2,846,624		15,513,282		2,534,218		20,894,124
10	64/59	2,960,489		16,288,946		2,686,272		21,935,707
11	65/60	3,078,908		17,103,394		2,847,448		23,029,750
12	66/61	3,202,064		17,958,563		3,018,295		24,178,922
13	67/62	3,330,147		18,856,491		3,199,392		25,386,030
14	68/63	3,463,353		19,799,316		3,391,356		26,654,025
15	69/64	3,601,887		20,789,282		3,594,837		27,986,006
16	70/65	3,745,962		21,828,746		3,810,528		29,385,236
17	71/66	3,895,801		22,920,183		4,039,159		30,855,143
18	72/67	4,051,633		24,066,192		4,281,509		32,399,334
19	73/68	4,213,698		25,269,502		4,538,399		34,021,599
20	74/69	4,382,246		26,532,977		4,810,703		35,725,926
21	75/70	4,557,536		27,859,626		5,099,345		37,516,507
22	76/71	4,739,838		29,252,607		5,405,306		39,397,751
23	77/72	4,929,431		30,715,238		5,729,624		41,374,293
24	78/73	5,126,608		32,250,999		6,073,402		43,451,009
25	79/74	5,331,673		33,863,549		6,437,806		45,633,028
26	80/75	5,544,940		35,556,727		6,824,074		47,925,741
27	81/76	5,766,737		37,334,563		7,233,519		50,334,819
28	82/77	5,997,407		39,201,291		7,667,530		52,866,228
29	83/78	6,237,303		41,161,356		8,127,582		55,526,241
30	84/79	6,486,795		43,219,424		8,615,237		58,321,456
31	85/80	6,746,267		45,380,395		9,132,151		61,258,813
32	86/81	7,016,117		47,649,415		9,680,080		64,345,612
33	87/82	7,296,762		50,031,885		10,260,885		67,589,532
34	88/83	7,588,633		52,533,480		10,876,538		70,998,651
35	89/84	7,892,178		55,160,154		11,529,130		74,581,462
36	90/85	8,207,865		57,918,161		12,220,878		78,346,904
37	91/86	8,536,180		60,814,069		12,954,131		82,304,380
38	92/87	8,877,627		63,854,773		13,731,379		86,463,779
39	93/88	9,232,732		67,047,512		14,555,261		90,835,505
40	94/89	9,602,041		70,399,887		15,428,577		95,430,505

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Hypothetical Net Worth (After Providing Required Cash Flow)

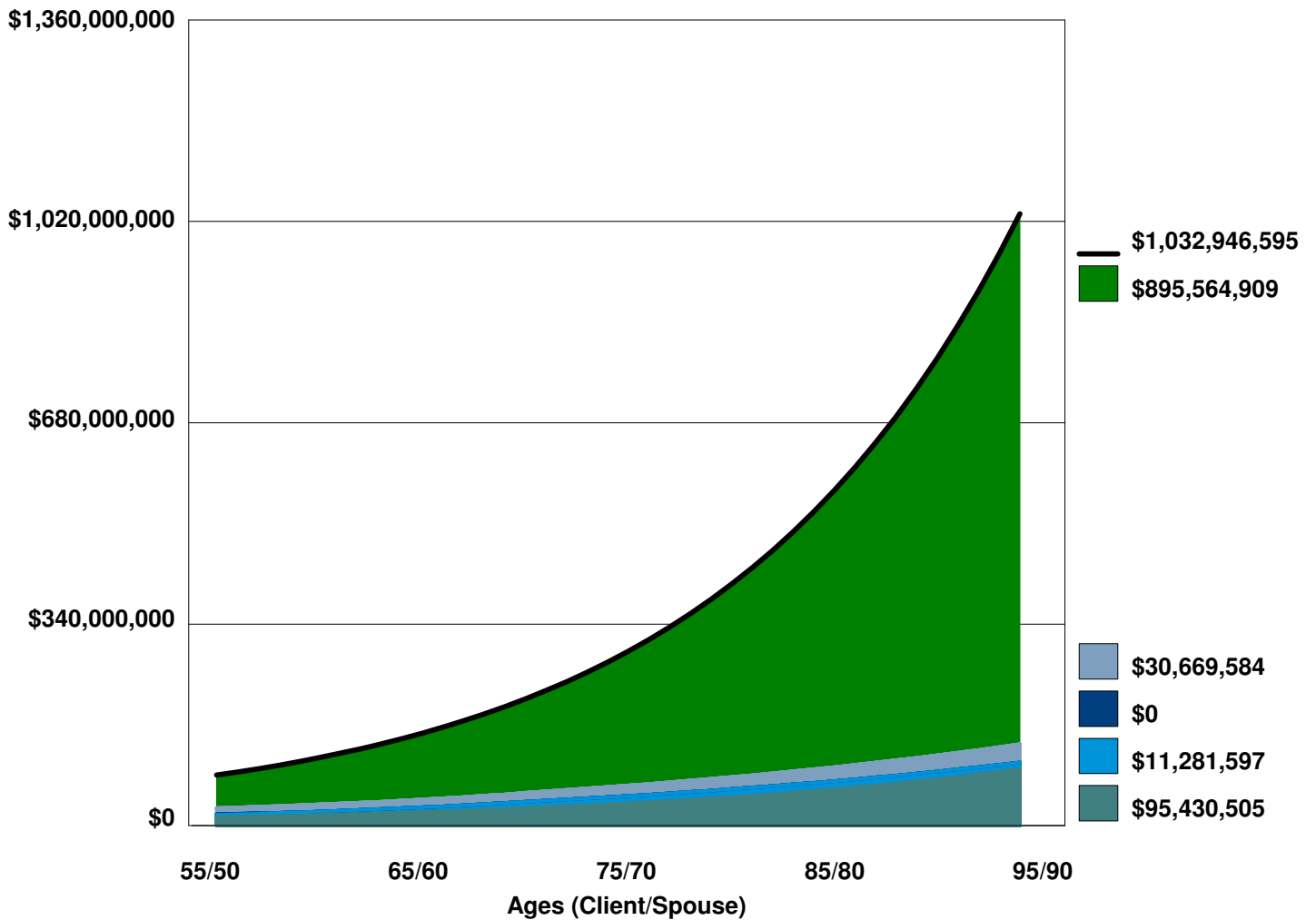
Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Hypothetical Net Worth
1	55/50	14,170,000	4,258,600	835,538	10,300,000	55,756,059	85,320,197
2	56/51	14,873,600	4,533,918	672,826	10,609,000	59,783,425	90,472,769
3	57/52	15,612,502	4,827,036	512,512	10,927,270	64,101,696	95,981,016
4	58/53	16,388,495	5,139,104	355,293	11,255,088	68,731,884	101,869,864
5	59/54	17,203,460	5,471,347	201,924	11,592,741	73,696,519	108,165,991
6	60/55	18,059,373	5,825,070	53,221	11,940,523	79,019,758	114,897,945
7	61/56	18,958,313	6,201,661	0	12,208,377	84,727,506	122,095,857
8	62/57	19,902,464	6,602,598	0	12,439,589	90,847,535	129,792,186
9	63/58	20,894,124	7,029,456	0	12,688,732	97,409,624	138,021,936
10	64/59	21,935,707	7,483,910	0	12,957,250	104,445,706	146,822,573
11	65/60	23,029,750	7,967,745	0	13,246,681	111,990,017	156,234,193
12	66/61	24,178,922	8,482,860	0	13,558,664	120,079,269	166,299,715
13	67/62	25,386,030	9,031,277	0	13,894,945	128,752,823	177,065,075
14	68/63	26,654,025	9,615,149	0	14,257,385	138,052,885	188,579,444
15	69/64	27,986,006	10,236,768	0	14,647,964	148,024,707	200,895,445
16	70/65	29,385,236	10,898,575	0	15,087,403	158,742,096	214,113,310
17	71/66	30,855,143	11,603,168	0	15,540,025	170,255,194	228,253,530
18	72/67	32,399,334	11,902,462	0	16,006,226	182,909,018	243,217,040
19	73/68	34,021,599	12,193,769	0	16,486,413	196,518,819	259,220,600
20	74/69	35,725,926	12,472,994	0	16,981,005	211,157,572	276,337,497
21	75/70	37,516,507	12,739,561	0	17,490,435	226,950,523	294,697,026
22	76/71	39,397,751	12,990,888	0	18,015,148	243,935,681	314,339,468
23	77/72	41,374,293	13,226,786	0	18,555,602	262,200,616	335,357,297
24	78/73	43,451,009	13,441,811	0	19,112,270	281,842,658	357,847,748
25	79/74	45,633,028	13,632,586	0	19,685,638	302,964,744	381,915,996
26	80/75	47,925,741	13,795,421	0	20,276,207	325,677,426	407,674,795
27	81/76	50,334,819	13,930,218	0	20,884,493	350,096,932	435,246,462
28	82/77	52,866,228	14,029,141	0	21,511,028	376,352,922	464,759,319
29	83/78	55,526,241	14,092,276	0	22,156,359	404,579,210	496,354,086
30	84/79	58,321,456	14,110,286	0	22,821,050	434,925,401	530,178,193
31	85/80	61,258,813	14,083,609	0	23,505,682	467,545,475	566,393,579
32	86/81	64,345,612	14,007,660	0	24,210,852	502,607,896	605,172,020
33	87/82	67,589,532	13,877,613	0	24,937,178	540,293,432	646,697,755
34	88/83	70,998,651	13,696,349	0	25,685,293	580,790,989	691,171,282
35	89/84	74,581,462	13,451,445	0	26,455,852	624,313,138	738,801,897
36	90/85	78,346,904	13,147,222	0	27,249,528	671,076,862	789,820,516
37	91/86	82,304,380	12,780,043	0	28,067,014	721,320,248	844,471,685
38	92/87	86,463,779	12,346,433	0	28,909,024	775,298,541	903,017,777
39	93/88	90,835,505	11,843,182	0	29,776,295	833,285,343	965,740,325
40	94/89	95,430,505	11,281,597	0	30,669,584	895,564,909	1,033M

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Hypothetical Net Worth (After Providing Required Cash Flow) 40 Year Analysis



	At Year 40
Hypothetical Net Worth	\$1,032,946,595
Hypothetical Equity Assets	\$895,564,909
Tax Exempt Assets	\$30,669,584
Taxable Assets	\$0
Taxable Retirement Plan Assets	\$11,281,597
Illiquid Assets	\$95,430,505

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Transfer Taxes**	(3) Net Estate to Heirs	(4) Year End Total Assets Outside the Estate	(5) Year End Wealth Transferred to Heirs	(6) Wealth Transferred to Foundation
1	55/50	85,320,197	25,425,488	59,894,709	0	59,894,709	0
2	56/51	90,472,769	27,259,638	63,213,131	0	63,213,131	0
3	57/52	95,981,016	29,232,008	66,749,008	0	66,749,008	0
4	58/53	101,869,864	31,344,827	70,525,037	0	70,525,037	0
5	59/54	108,165,991	39,049,035	69,116,956	0	69,116,956	0
6	60/55	114,897,945	41,660,344	73,237,601	0	73,237,601	0
7	61/56	122,095,857	44,455,112	77,640,745	0	77,640,745	0
8	62/57	129,792,186	47,446,651	82,345,535	0	82,345,535	0
9	63/58	138,021,936	50,657,313	87,364,623	0	87,364,623	0
10	64/59	146,822,573	54,094,457	92,728,116	0	92,728,116	0
11	65/60	156,234,193	57,782,516	98,451,677	0	98,451,677	0
12	66/61	166,299,715	61,723,081	104,576,634	0	104,576,634	0
13	67/62	177,065,075	65,950,973	111,114,102	0	111,114,102	0
14	68/63	188,579,444	70,478,341	118,101,103	0	118,101,103	0
15	69/64	200,895,445	75,334,741	125,560,704	0	125,560,704	0
16	70/65	214,113,310	80,552,808	133,560,502	0	133,560,502	0
17	71/66	228,253,530	86,133,315	142,120,215	0	142,120,215	0
18	72/67	243,217,040	91,953,162	151,263,878	0	151,263,878	0
19	73/68	259,220,600	98,179,257	161,041,343	0	161,041,343	0
20	74/69	276,337,497	104,848,004	171,489,493	0	171,489,493	0
21	75/70	294,697,026	111,994,993	182,702,033	0	182,702,033	0
22	76/71	314,339,468	119,643,764	194,695,704	0	194,695,704	0
23	77/72	335,357,297	127,839,265	207,518,032	0	207,518,032	0
24	78/73	357,847,748	136,603,181	221,244,567	0	221,244,567	0
25	79/74	381,915,996	145,984,832	235,931,164	0	235,931,164	0
26	80/75	407,674,795	156,028,502	251,646,293	0	251,646,293	0
27	81/76	435,246,462	166,791,093	268,455,369	0	268,455,369	0
28	82/77	464,759,319	178,306,197	286,453,122	0	286,453,122	0
29	83/78	496,354,086	190,630,119	305,723,967	0	305,723,967	0
30	84/79	530,178,193	203,835,761	326,342,432	0	326,342,432	0
31	85/80	566,393,579	217,971,993	348,421,586	0	348,421,586	0
32	86/81	605,172,020	233,114,509	372,057,511	0	372,057,511	0
33	87/82	646,697,755	249,335,932	397,361,823	0	397,361,823	0
34	88/83	691,171,282	266,717,102	424,454,180	0	424,454,180	0
35	89/84	738,801,897	285,330,980	453,470,917	0	453,470,917	0
36	90/85	789,820,516	305,270,890	484,549,626	0	484,549,626	0
37	91/86	844,471,685	326,641,844	517,829,841	0	517,829,841	0
38	92/87	903,017,777	349,548,019	553,469,758	0	553,469,758	0
39	93/88	965,740,325	374,093,316	591,647,009	0	591,647,009	0
40	94/89	1,033M	400,403,152	632,543,443	0	632,543,443	0

Summary at Life Expectancy (Year 38)

Total Estate Assets	\$ 903,017,777
Wealth Transferred to Heirs	\$ 553,469,758
Wealth Transferred to Foundation	\$ 0

*Net of cash flow provided

**See Transfer Tax Details report for details.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Taxable Estate	(5) Remaining Available Unified Credit Equivalent*	(6) Federal Estate Tax	(7) Income Tax on Retirement Plan Assets	(8) Total Transfer Taxes (6)+(7)
1	55/50	71,150,197		14,170,000		85,320,197	85,320,197	24,120,000	24,480,079	945,409	25,425,488
2	56/51	75,599,169		14,873,600		90,472,769	90,472,769	24,840,000	26,253,108	1,006,530	27,259,638
3	57/52	80,368,514		15,612,502		95,981,016	95,981,016	25,580,000	28,160,406	1,071,602	29,232,008
4	58/53	85,481,369		16,388,495		101,869,864	101,869,864	26,360,000	30,203,946	1,140,881	31,344,827
5	59/54	90,962,531		17,203,460		108,165,991	108,165,991	13,580,000	37,834,396	1,214,639	39,049,035
6	60/55	96,838,572		18,059,373		114,897,945	114,897,945	13,980,000	40,367,178	1,293,166	41,660,344
7	61/56	103,137,544		18,958,313		122,095,857	122,095,857	14,400,000	43,078,343	1,376,769	44,455,112
8	62/57	109,889,722		19,902,464		129,792,186	129,792,186	14,840,000	45,980,874	1,465,777	47,446,651
9	63/58	117,127,812		20,894,124		138,021,936	138,021,936	15,280,000	49,096,774	1,560,539	50,657,313
10	64/59	124,886,866		21,935,707		146,822,573	146,822,573	15,740,000	52,433,029	1,661,428	54,094,457
11	65/60	133,204,443		23,029,750		156,234,193	156,234,193	16,200,000	56,013,677	1,768,839	57,782,516
12	66/61	142,120,793		24,178,922		166,299,715	166,299,715	16,700,000	59,839,886	1,883,195	61,723,081
13	67/62	151,679,045		25,386,030		177,065,075	177,065,075	17,200,000	63,946,030	2,004,943	65,950,973
14	68/63	161,925,419		26,654,025		188,579,444	188,579,444	17,720,000	68,343,778	2,134,563	70,478,341
15	69/64	172,909,439		27,986,006		200,895,445	200,895,445	18,240,000	73,062,178	2,272,563	75,334,741
16	70/65	184,728,074		29,385,236		214,113,310	214,113,310	18,780,000	78,133,324	2,419,484	80,552,808
17	71/66	197,398,387		30,855,143		228,253,530	228,253,530	19,360,000	83,557,412	2,575,903	86,133,315
18	72/67	210,817,706		32,399,334		243,217,040	243,217,040	19,940,000	89,310,816	2,642,346	91,953,162
19	73/68	225,199,001		34,021,599		259,220,600	259,220,600	20,540,000	95,472,240	2,707,017	98,179,257
20	74/69	240,611,571		35,725,926		276,337,497	276,337,497	21,140,000	102,078,999	2,769,005	104,848,004
21	75/70	257,180,519		37,516,507		294,697,026	294,697,026	21,780,000	109,166,810	2,828,183	111,994,993
22	76/71	274,941,717		39,397,751		314,339,468	314,339,468	22,440,000	116,759,787	2,883,977	119,643,764
23	77/72	293,983,004		41,374,293		335,357,297	335,357,297	23,100,000	124,902,919	2,936,346	127,839,265
24	78/73	314,396,739		43,451,009		357,847,748	357,847,748	23,800,000	133,619,099	2,984,082	136,603,181
25	79/74	336,282,968		45,633,028		381,915,996	381,915,996	24,520,000	142,958,398	3,026,434	145,984,832
26	80/75	359,749,054		47,925,741		407,674,795	407,674,795	25,260,000	152,965,918	3,062,584	156,028,502
27	81/76	384,911,643		50,334,819		435,246,462	435,246,462	26,000,000	163,698,585	3,092,508	166,791,093
28	82/77	411,893,091		52,866,228		464,759,319	464,759,319	26,780,000	175,191,728	3,114,469	178,306,197
29	83/78	440,827,845		55,526,241		496,354,086	496,354,086	27,600,000	187,501,634	3,128,485	190,630,119
30	84/79	471,856,737		58,321,456		530,178,193	530,178,193	28,420,000	200,703,277	3,132,484	203,835,761
31	85/80	505,134,766		61,258,813		566,393,579	566,393,579	29,280,000	214,845,432	3,126,561	217,971,993
32	86/81	540,826,408		64,345,612		605,172,020	605,172,020	30,160,000	230,004,808	3,109,701	233,114,509
33	87/82	579,108,223		67,589,532		646,697,755	646,697,755	31,060,000	246,255,102	3,080,830	249,335,932
34	88/83	620,172,631		70,998,651		691,171,282	691,171,282	31,980,000	263,676,513	3,040,589	266,717,102
35	89/84	664,220,435		74,581,462		738,801,897	738,801,897	32,940,000	282,344,759	2,986,221	285,330,980
36	90/85	711,473,612		78,346,904		789,820,516	789,820,516	33,940,000	302,352,206	2,918,684	305,270,890
37	91/86	762,167,305		82,304,380		844,471,685	844,471,685	34,960,000	323,804,674	2,837,170	326,641,844
38	92/87	816,553,998		86,463,779		903,017,777	903,017,777	36,000,000	346,807,111	2,740,908	349,548,019
39	93/88	874,904,820		90,835,505		965,740,325	965,740,325	37,080,000	371,464,130	2,629,186	374,093,316
40	94/89	937,516,090		95,430,505		1,033M	1,033M	38,200,000	397,898,638	2,504,514	400,403,152

Column (1) includes taxable assets, tax exempt assets, hypothetical equity assets, and retirement plan assets. Column (2) is net of any liabilities.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

*Unified Credit Equivalent is indexed for inflation at 3.00%.

Column (6) assumes half the amount shown in column (5) is transferred to a credit shelter trust by the first spouse to die.

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Wealth Transfer Details

Year	M/F Ages	(1) Residual Value of CRT to Foundation	(2) Wealth Transferred to Foundation
1	55/50	0	0
2	56/51	0	0
3	57/52	0	0
4	58/53	0	0
5	59/54	0	0
6	60/55	0	0
7	61/56	0	0
8	62/57	0	0
9	63/58	0	0
10	64/59	0	0
11	65/60	0	0
12	66/61	0	0
13	67/62	0	0
14	68/63	0	0
15	69/64	0	0
16	70/65	0	0
17	71/66	0	0
18	72/67	0	0
19	73/68	0	0
20	74/69	0	0
21	75/70	0	0
22	76/71	0	0
23	77/72	0	0
24	78/73	0	0
25	79/74	0	0
26	80/75	0	0
27	81/76	0	0
28	82/77	0	0
29	83/78	0	0
30	84/79	0	0
31	85/80	0	0
32	86/81	0	0
33	87/82	0	0
34	88/83	0	0
35	89/84	0	0
36	90/85	0	0
37	91/86	0	0
38	92/87	0	0
39	93/88	0	0
40	94/89	0	0

Analysis: No Planning Changes Assumed for the Favaros

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Summary of Transfer Taxation of Retirement Plan Assets

		Plan Assets Initial Value 4,000,000	Plan Assets Cost Basis 0	Plan Assets Yield 7.00%	Heirs' Income Tax Rate 37.00%		
Year	M/F Ages	(1) Plan Assets in Estate	(2) Estate Tax on Plan Assets	(3) Income Tax on Plan Assets* +	(4) Total Taxes Attributed to Plan Assets =	(5) Heirs After Tax Plan Assets (1) - (4)	(6) Percent Loss Due to Tax
1	55/50	4,258,600	1,703,440	945,409	2,648,849	1,609,751	62%
2	56/51	4,533,918	1,813,568	1,006,530	2,820,098	1,713,820	62%
3	57/52	4,827,036	1,930,814	1,071,602	3,002,416	1,824,620	62%
4	58/53	5,139,104	2,055,642	1,140,881	3,196,523	1,942,581	62%
5	59/54	5,471,347	2,188,538	1,214,639	3,403,177	2,068,170	62%
6	60/55	5,825,070	2,330,028	1,293,166	3,623,194	2,201,876	62%
7	61/56	6,201,661	2,480,665	1,376,769	3,857,434	2,344,227	62%
8	62/57	6,602,598	2,641,039	1,465,777	4,106,816	2,495,782	62%
9	63/58	7,029,456	2,811,782	1,560,539	4,372,321	2,657,135	62%
10	64/59	7,483,910	2,993,564	1,661,428	4,654,992	2,828,918	62%
11	65/60	7,967,745	3,187,098	1,768,839	4,955,937	3,011,808	62%
12	66/61	8,482,860	3,393,144	1,883,195	5,276,339	3,206,521	62%
13	67/62	9,031,277	3,612,511	2,004,943	5,617,454	3,413,823	62%
14	68/63	9,615,149	3,846,060	2,134,563	5,980,623	3,634,526	62%
15	69/64	10,236,768	4,094,707	2,272,563	6,367,270	3,869,498	62%
16	70/65	10,898,575	4,359,430	2,419,484	6,778,914	4,119,661	62%
17	71/66	11,603,168	4,641,267	2,575,903	7,217,170	4,385,998	62%
18	72/67	11,902,462	4,760,985	2,642,346	7,403,331	4,499,131	62%
19	73/68	12,193,769	4,877,508	2,707,017	7,584,525	4,609,244	62%
20	74/69	12,472,994	4,989,198	2,769,005	7,758,203	4,714,791	62%
21	75/70	12,739,561	5,095,824	2,828,183	7,924,007	4,815,554	62%
22	76/71	12,990,888	5,196,355	2,883,977	8,080,332	4,910,556	62%
23	77/72	13,226,786	5,290,715	2,936,346	8,227,061	4,999,725	62%
24	78/73	13,441,811	5,376,724	2,984,082	8,360,806	5,081,005	62%
25	79/74	13,632,586	5,453,034	3,026,434	8,479,468	5,153,118	62%
26	80/75	13,795,421	5,518,168	3,062,584	8,580,752	5,214,669	62%
27	81/76	13,930,218	5,572,087	3,092,508	8,664,595	5,265,623	62%
28	82/77	14,029,141	5,611,657	3,114,469	8,726,126	5,303,015	62%
29	83/78	14,092,276	5,636,910	3,128,485	8,765,395	5,326,881	62%
30	84/79	14,110,286	5,644,114	3,132,484	8,776,598	5,333,688	62%
31	85/80	14,083,609	5,633,444	3,126,561	8,760,005	5,323,604	62%
32	86/81	14,007,660	5,603,064	3,109,701	8,712,765	5,294,895	62%
33	87/82	13,877,613	5,551,045	3,080,830	8,631,875	5,245,738	62%
34	88/83	13,696,349	5,478,540	3,040,589	8,519,129	5,177,220	62%
35	89/84	13,451,445	5,380,578	2,986,221	8,366,799	5,084,646	62%
36	90/85	13,147,222	5,258,888	2,918,684	8,177,572	4,969,650	62%
37	91/86	12,780,043	5,112,017	2,837,170	7,949,187	4,830,856	62%
38	92/87	12,346,433	4,938,573	2,740,908	7,679,481	4,666,952	62%
39	93/88	11,843,182	4,737,273	2,629,186	7,366,459	4,476,723	62%
40	94/89	11,281,597	4,512,639	2,504,514	7,017,153	4,264,444	62%

Analysis: Equitlies to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro, Ages 55/50

Client Information Summary

Current Assets

<u>Liquid Assets:</u>	Liquid Assets (Taxable Interest)	\$ 1,000,000	
	Liquid Assets (Tax Exempt Interest)	10,000,000	
	Hypothetical Equity Assets	52,000,000	
	Tax Deferred Assets	0	
	Retirement Plan Assets	4,000,000	
	Total Liquid Assets		67,000,000
<u>Illiquid Assets:</u>	Principal Residence	2,000,000	
	S Corporation	10,000,000	
	Stamp Collection	1,500,000	
	Total Illiquid Assets		13,500,000
<u>Other Assets:</u>	Total Other Assets Inside the Estate		0
	Total Estate Assets		\$80,500,000
	Total Other Assets Outside the Estate		0

Funding Options for Required Cash Flow

<u>Retirement Plan Assets:</u>	Minimum Distribution, Unless More Is Needed
<u>Cash Flow Funding:</u>	Sequential Use of Liquid Assets -- Taxable, Tax Exempt, Retirement Plan Assets, Equity

Assumptions Used

<u>Income Tax Rates:</u>	Retirement	37.00%
<u>Life Expectancy:</u>	Joint	38 Years
	Anthony Favaro	Age 92
	Anita Favaro	Age 87
<u>Taxable Account:</u>	Yield Assumption	Taxable 4.00%
	<u>Tax Exempt Account:</u>	Yield Assumption
<u>Hypothetical Equities:</u>		Equity
	Growth Rate	7.00%
	Dividend Rate	1.00%
<u>Retirement Plan Assets Anthony Favaro:</u>	Defined Contr. Yield Assumption	7.00%

The information in this presentation is not guaranteed; it is for illustrative purposes only. Tax rates, interest and inflation rates, and IRS tax codes may, and probably will, change in the future; therefore, you should consult your tax adviser for additional information about potential taxes and IRS revisions.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

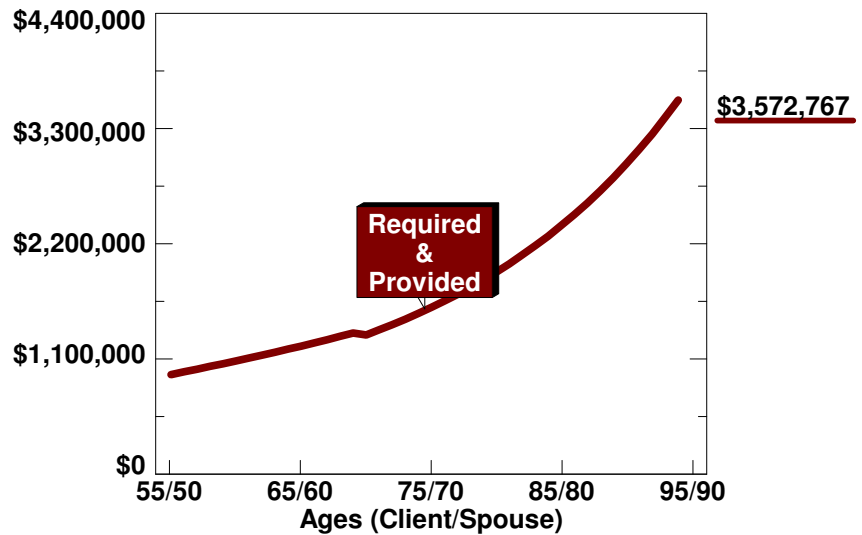
Analysis of After Tax Cash Flow Requirements

Below is a list of your liquid assets. It is suggested that you withdraw funds to meet your after tax cash flow requirements from each liquid asset in the order presented. The Cash Flow graph (below, right) illustrates whether your liquid assets are sufficient to provide the required cash flow.

Withdrawal Order

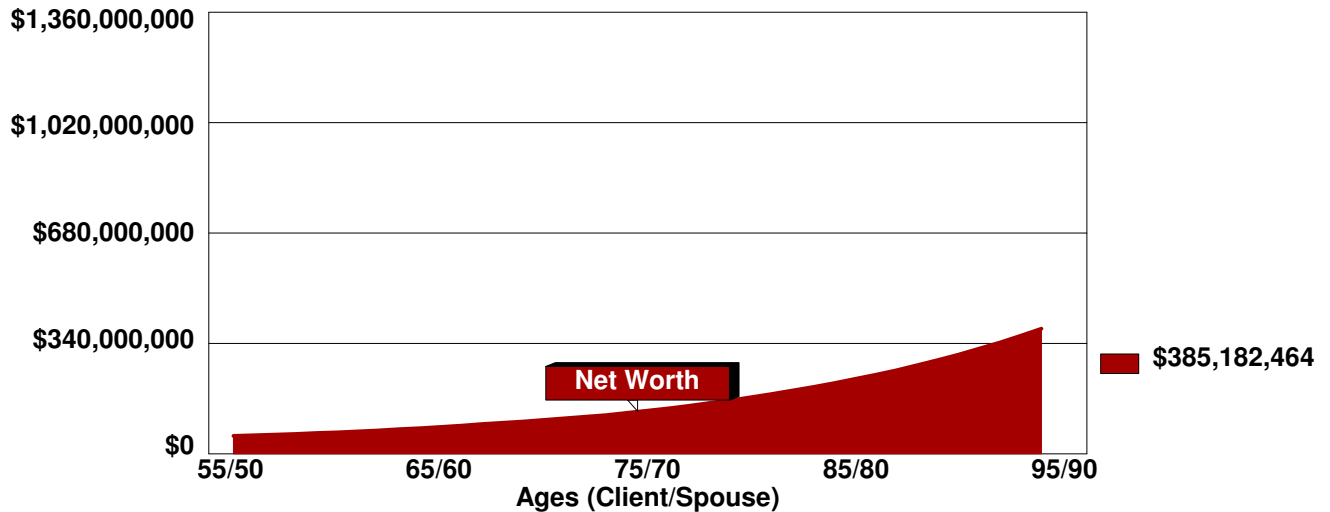
- 1st. Taxable
- 2nd. Tax Exempt
- 3rd. Retirement Plan Assets*
- 4th. Hypothetical Equities

Annual Cash Flow



As you can see in the Cash Flow graph above, your liquid assets are sufficient to provide withdrawals to meet your required after tax cash flow in all years illustrated. The graph below shows your remaining total Net Worth.

Net Worth (After Providing Required Cash Flow)



*As needed, but no less than required minimum distributions.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Cash Flow Analysis

Yr	M/F Ages	Annual Cash Flow Required				Annual Cash Flow Provided					
		(1) After Tax Spendable Cash Flow Required	(2) After Tax Dedicated Cash Flow Required	(3) After Tax Cash Flow for Annual Gifts	(4) Total After Tax Cash Flow Required*	(5) Expected After Tax Cash Flow	(6) After Tax Cash Flow from Retirement Plan Assets	(7) After Tax Cash Flow from Taxable Account	(8) After Tax Cash Flow from Tax Exempt Account	(9) After Tax Cash Flow from Equity Assets	(10) Total After Tax Cash Flow Provided*
1	55/50	500,000	334,053	118,300	952,353	118,300	0	834,053	0	0	952,353
2	56/51	510,000	349,789	118,300	978,089	118,300	0	170,129	689,660	0	978,089
3	57/52	520,200	365,471	118,300	1,003,971	118,300	0	0	885,671	0	1,003,971
4	58/53	530,604	381,161	118,300	1,030,065	118,300	0	0	911,765	0	1,030,065
5	59/54	541,216	396,923	118,300	1,056,439	118,300	0	0	938,139	0	1,056,439
6	60/55	552,040	412,818	118,300	1,083,158	118,300	0	0	964,858	0	1,083,158
7	61/56	563,081	428,905	118,300	1,110,286	118,300	0	0	991,986	0	1,110,286
8	62/57	574,343	445,244	118,300	1,137,887	118,300	0	0	1,019,587	0	1,137,887
9	63/58	585,830	461,890	118,300	1,166,020	118,300	0	0	1,047,720	0	1,166,020
10	64/59	597,546	478,905	118,300	1,194,751	118,300	0	0	1,076,451	0	1,194,751
11	65/60	609,497	496,341	118,300	1,224,138	118,300	0	0	1,105,838	0	1,224,138
12	66/61	621,687	514,256	118,300	1,254,243	118,300	0	0	1,135,943	0	1,254,243
13	67/62	634,121	532,705	118,300	1,285,126	118,300	0	0	1,166,826	0	1,285,126
14	68/63	646,803	551,747	118,300	1,316,850	118,300	873,068	0	325,482	0	1,316,850
15	69/64	659,739	571,436	118,300	1,349,475	118,300	1,231,175	0	0	0	1,349,475
16	70/65	672,934	540,236	118,300	1,331,470	159,952	1,171,518	0	0	0	1,331,470
17	71/66	686,393	573,710	118,300	1,378,403	160,785	1,217,618	0	0	0	1,378,403
18	72/67	700,121	609,339	118,300	1,427,760	161,635	1,266,125	0	0	0	1,427,760
19	73/68	714,123	647,270	118,300	1,479,693	162,501	864,725	0	0	452,467	1,479,693
20	74/69	728,406	687,652	118,300	1,534,358	163,385	0	0	0	1,370,973	1,534,358
21	75/70	742,974	730,652	118,300	1,591,926	210,273	0	0	0	1,381,653	1,591,926
22	76/71	757,833	776,445	118,300	1,652,578	212,112	0	0	0	1,440,466	1,652,578
23	77/72	772,990	825,219	118,300	1,716,509	213,988	0	0	0	1,502,521	1,716,509
24	78/73	788,450	877,174	118,300	1,783,924	215,902	0	0	0	1,568,022	1,783,924
25	79/74	804,219	932,524	118,300	1,855,043	217,854	0	0	0	1,637,189	1,855,043
26	80/75	820,303	991,499	118,300	1,930,102	219,845	0	0	0	1,710,257	1,930,102
27	81/76	836,709	1,054,343	118,300	2,009,352	221,876	0	0	0	1,787,476	2,009,352
28	82/77	853,443	1,121,320	118,300	2,093,063	223,948	0	0	0	1,869,115	2,093,063
29	83/78	870,512	1,192,710	118,300	2,181,522	226,061	0	0	0	1,955,461	2,181,522
30	84/79	887,922	1,268,812	118,300	2,275,034	228,216	0	0	0	2,046,818	2,275,034
31	85/80	905,681	1,349,947	118,300	2,373,928	230,414	0	0	0	2,143,514	2,373,928
32	86/81	923,794	1,436,460	118,300	2,478,554	232,657	0	0	0	2,245,897	2,478,554
33	87/82	942,270	1,528,716	118,300	2,589,286	234,944	0	0	0	2,354,342	2,589,286
34	88/83	961,116	1,627,111	118,300	2,706,527	237,277	0	0	0	2,469,250	2,706,527
35	89/84	980,338	1,732,062	118,300	2,830,700	239,656	0	0	0	2,591,044	2,830,700
36	90/85	999,945	1,844,022	118,300	2,962,267	242,083	0	0	0	2,720,184	2,962,267
37	91/86	1,019,944	1,963,471	118,300	3,101,715	244,559	0	0	0	2,857,156	3,101,715
38	92/87	1,040,343	2,090,924	118,300	3,249,567	247,084	0	0	0	3,002,483	3,249,567
39	93/88	1,061,149	2,226,936	118,300	3,406,385	249,660	0	0	0	3,156,725	3,406,385
40	94/89	1,082,372	2,372,095	118,300	3,572,767	252,287	0	0	0	3,320,480	3,572,767
		30,200,991	37,722,293	4,732,000	72,655,284	7,183,454	6,624,229	1,004,182	12,259,926	45,583,493	72,655,284

*IMPORTANT NOTE: For this plan to be financially sound, column (10) must be sufficient to provide the values in column (4).

Column (1): assumes 2.00% inflation.

Column (3): see "Gifting Cash Flow Details".

Column (5): see "Expected Cash Flow".

Column (6): see "Summary of Retirement Plan Assets".

Column (7): see detail reports for Taxable and Tax Exempt Accounts.

Column (9): see "Details of Hypothetical Equity Assets".

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Cash Flow Required

Year	M/F Ages	Spendable Cash Flow		Dedicated Cash Flow	
		(1) After Tax Cash Flow for Personal Use and Travel	(2) Total After Tax Spendable Cash Flow Required	(3) After Tax Cash Flow for Tax on Grantor Trust Income	(4) Total After Tax Cash Flow Required
1	55/50	500,000	500,000	334,053	834,053
2	56/51	510,000	510,000	349,789	859,789
3	57/52	520,200	520,200	365,471	885,671
4	58/53	530,604	530,604	381,161	911,765
5	59/54	541,216	541,216	396,923	938,139
6	60/55	552,040	552,040	412,818	964,858
7	61/56	563,081	563,081	428,905	991,986
8	62/57	574,343	574,343	445,244	1,019,587
9	63/58	585,830	585,830	461,890	1,047,720
10	64/59	597,546	597,546	478,905	1,076,451
11	65/60	609,497	609,497	496,341	1,105,838
12	66/61	621,687	621,687	514,256	1,135,943
13	67/62	634,121	634,121	532,705	1,166,826
14	68/63	646,803	646,803	551,747	1,198,550
15	69/64	659,739	659,739	571,436	1,231,175
16	70/65	672,934	672,934	540,236	1,213,170
17	71/66	686,393	686,393	573,710	1,260,103
18	72/67	700,121	700,121	609,339	1,309,460
19	73/68	714,123	714,123	647,270	1,361,393
20	74/69	728,406	728,406	687,652	1,416,058
21	75/70	742,974	742,974	730,652	1,473,626
22	76/71	757,833	757,833	776,445	1,534,278
23	77/72	772,990	772,990	825,219	1,598,209
24	78/73	788,450	788,450	877,174	1,665,624
25	79/74	804,219	804,219	932,524	1,736,743
26	80/75	820,303	820,303	991,499	1,811,802
27	81/76	836,709	836,709	1,054,343	1,891,052
28	82/77	853,443	853,443	1,121,320	1,974,763
29	83/78	870,512	870,512	1,192,710	2,063,222
30	84/79	887,922	887,922	1,268,812	2,156,734
31	85/80	905,681	905,681	1,349,947	2,255,628
32	86/81	923,794	923,794	1,436,460	2,360,254
33	87/82	942,270	942,270	1,528,716	2,470,986
34	88/83	961,116	961,116	1,627,111	2,588,227
35	89/84	980,338	980,338	1,732,062	2,712,400
36	90/85	999,945	999,945	1,844,022	2,843,967
37	91/86	1,019,944	1,019,944	1,963,471	2,983,415
38	92/87	1,040,343	1,040,343	2,090,924	3,131,267
39	93/88	1,061,149	1,061,149	2,226,936	3,288,085
40	94/89	1,082,372	1,082,372	2,372,095	3,454,467
		30,200,991	30,200,991	37,722,293	67,923,284

Column (1) assumes 2.00% inflation.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Gifting Cash Flow Details

Year	M/F Ages	(1) Gifts to Heirs for Life Insurance Premium	+	(2) Gifts to Grantor Trust for Loan Interest	=	(3) Total After Tax Cash Flow for Gifts	(4) Life Insurance Premiums Paid by Grantor Trust
1	55/50	0		118,300		118,300	900,000
2	56/51	0		118,300		118,300	900,000
3	57/52	0		118,300		118,300	900,000
4	58/53	0		118,300		118,300	900,000
5	59/54	0		118,300		118,300	900,000
6	60/55	0		118,300		118,300	900,000
7	61/56	0		118,300		118,300	900,000
8	62/57	0		118,300		118,300	900,000
9	63/58	0		118,300		118,300	900,000
10	64/59	0		118,300		118,300	900,000
11	65/60	0		118,300		118,300	900,000
12	66/61	0		118,300		118,300	900,000
13	67/62	0		118,300		118,300	900,000
14	68/63	0		118,300		118,300	900,000
15	69/64	0		118,300		118,300	900,000
16	70/65	0		118,300		118,300	0
17	71/66	0		118,300		118,300	0
18	72/67	0		118,300		118,300	0
19	73/68	0		118,300		118,300	0
20	74/69	0		118,300		118,300	0
21	75/70	0		118,300		118,300	0
22	76/71	0		118,300		118,300	0
23	77/72	0		118,300		118,300	0
24	78/73	0		118,300		118,300	0
25	79/74	0		118,300		118,300	0
26	80/75	0		118,300		118,300	0
27	81/76	0		118,300		118,300	0
28	82/77	0		118,300		118,300	0
29	83/78	0		118,300		118,300	0
30	84/79	0		118,300		118,300	0
31	85/80	0		118,300		118,300	0
32	86/81	0		118,300		118,300	0
33	87/82	0		118,300		118,300	0
34	88/83	0		118,300		118,300	0
35	89/84	0		118,300		118,300	0
36	90/85	0		118,300		118,300	0
37	91/86	0		118,300		118,300	0
38	92/87	0		118,300		118,300	0
39	93/88	0		118,300		118,300	0
40	94/89	0		118,300		118,300	0
		0		4,732,000		4,732,000	13,500,000

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Expected Cash Flow

Year	M/F Ages	(1) After Tax Cash Flow from Social Security*	+	(2) Loan Interest From Grantor Trust	=	(3) Total Expected After Tax Cash Flow
1	55/50	0		118,300		118,300
2	56/51	0		118,300		118,300
3	57/52	0		118,300		118,300
4	58/53	0		118,300		118,300
5	59/54	0		118,300		118,300
6	60/55	0		118,300		118,300
7	61/56	0		118,300		118,300
8	62/57	0		118,300		118,300
9	63/58	0		118,300		118,300
10	64/59	0		118,300		118,300
11	65/60	0		118,300		118,300
12	66/61	0		118,300		118,300
13	67/62	0		118,300		118,300
14	68/63	0		118,300		118,300
15	69/64	0		118,300		118,300
16	70/65	41,652		118,300		159,952
17	71/66	42,485		118,300		160,785
18	72/67	43,335		118,300		161,635
19	73/68	44,201		118,300		162,501
20	74/69	45,085		118,300		163,385
21	75/70	91,973		118,300		210,273
22	76/71	93,812		118,300		212,112
23	77/72	95,688		118,300		213,988
24	78/73	97,602		118,300		215,902
25	79/74	99,554		118,300		217,854
26	80/75	101,545		118,300		219,845
27	81/76	103,576		118,300		221,876
28	82/77	105,648		118,300		223,948
29	83/78	107,761		118,300		226,061
30	84/79	109,916		118,300		228,216
31	85/80	112,114		118,300		230,414
32	86/81	114,357		118,300		232,657
33	87/82	116,644		118,300		234,944
34	88/83	118,977		118,300		237,277
35	89/84	121,356		118,300		239,656
36	90/85	123,783		118,300		242,083
37	91/86	126,259		118,300		244,559
38	92/87	128,784		118,300		247,084
39	93/88	131,360		118,300		249,660
40	94/89	133,987		118,300		252,287
		2,451,454		4,732,000		7,183,454

Column (1) assumes 2.00% inflation.

*The above calculations are based upon client furnished data. These results may be based on incomplete information. For precise estimates, call the Social Security Administration at 1-800-772-1213 or go to <http://socialsecurity.gov/estimator/>.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Defined Contribution Plan Assets for Anthony Favaro

		Retirement Plan Assets Initial Value 4,000,000	Retirement Plan Assets Cost Basis 0	Retirement Plan Assets Yield 7.00%	Retirement Income Tax Rate 37.00%	
Year	M/F Ages	(1) Beginning of Year Plan Assets	(2) Before Tax Required Minimum Distribution	(3) Before Tax Distribution	(4) After Tax Cash Flow from Retirement Plan Assets	(5) Year End Retirement Plan Assets
1	55/50	4,000,000	0	0	0	4,258,600
2	56/51	4,258,600	0	0	0	4,533,918
3	57/52	4,533,918	0	0	0	4,827,036
4	58/53	4,827,036	0	0	0	5,139,104
5	59/54	5,139,104	0	0	0	5,471,347
6	60/55	5,471,347	0	0	0	5,825,070
7	61/56	5,825,070	0	0	0	6,201,661
8	62/57	6,201,661	0	0	0	6,602,598
9	63/58	6,602,598	0	0	0	7,029,456
10	64/59	7,029,456	0	0	0	7,483,910
11	65/60	7,483,910	0	0	0	7,967,745
12	66/61	7,967,745	0	0	0	8,482,860
13	67/62	8,482,860	0	0	0	9,031,277
14	68/63	9,031,277	0	1,385,822	873,068	8,139,734
15	69/64	8,139,734	0	1,954,246	1,231,175	6,585,380
16	70/65	6,585,380	0	1,859,552	1,171,518	5,031,353
17	71/66	5,031,353	0	1,932,727	1,217,618	3,298,952
18	72/67	3,298,952	120,400	2,009,722	1,266,125	1,372,579
19	73/68	1,372,579	51,795	1,372,579	864,725	0
20	74/69	0	0	0	0	0
21	75/70	0	0	0	0	0
22	76/71	0	0	0	0	0
23	77/72	0	0	0	0	0
24	78/73	0	0	0	0	0
25	79/74	0	0	0	0	0
26	80/75	0	0	0	0	0
27	81/76	0	0	0	0	0
28	82/77	0	0	0	0	0
29	83/78	0	0	0	0	0
30	84/79	0	0	0	0	0
31	85/80	0	0	0	0	0
32	86/81	0	0	0	0	0
33	87/82	0	0	0	0	0
34	88/83	0	0	0	0	0
35	89/84	0	0	0	0	0
36	90/85	0	0	0	0	0
37	91/86	0	0	0	0	0
38	92/87	0	0	0	0	0
39	93/88	0	0	0	0	0
40	94/89	0	0	0	0	0
			172,195	10,514,648	6,624,229	

Column (1) includes only deductible contributions.

Column (2) projects an estimate of the required minimum distribution based on the Uniform Lifetime table life expectancy factors, recalculated each year based on asset value and client age.

Column (5) has been reduced by an assumed management fee of 0.50%.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Summary of Liquid Assets

Year	M/F Ages	(1) Year End Value of Retirement Plan Assets	+	(2) Year End Value of Taxable Assets	+	(3) Year End Value of Tax Exempt Assets	+	(4) Year End Value of Equity Assets	=	(5) Total Liquid Assets
1	55/50	4,258,600		170,129		10,300,000		29,893,826		44,622,555
2	56/51	4,533,918		0		9,898,650		32,053,114		46,485,682
3	57/52	4,827,036		0		9,283,368		34,368,372		48,478,776
4	58/53	5,139,104		0		8,622,751		36,850,865		50,612,720
5	59/54	5,471,347		0		7,915,150		39,512,674		52,899,171
6	60/55	5,825,070		0		7,158,801		42,366,750		55,350,621
7	61/56	6,201,661		0		6,351,819		45,426,982		57,980,462
8	62/57	6,602,598		0		5,492,199		48,708,260		60,803,057
9	63/58	7,029,456		0		4,577,813		52,226,550		63,833,819
10	64/59	7,483,910		0		3,606,403		55,998,973		67,089,286
11	65/60	7,967,745		0		2,575,582		60,043,885		70,587,212
12	66/61	8,482,860		0		1,482,828		64,380,969		74,346,657
13	67/62	9,031,277		0		325,482		69,031,329		78,388,088
14	68/63	8,139,734		0		0		74,017,593		82,157,327
15	69/64	6,585,380		0		0		79,364,025		85,949,405
16	70/65	5,031,353		0		0		85,096,640		90,127,993
17	71/66	3,298,952		0		0		91,243,332		94,542,284
18	72/67	1,372,579		0		0		97,834,011		99,206,590
19	73/68	0		0		0		104,450,543		104,450,543
20	74/69	0		0		0		110,436,766		110,436,766
21	75/70	0		0		0		116,854,128		116,854,128
22	76/71	0		0		0		123,670,769		123,670,769
23	77/72	0		0		0		130,912,281		130,912,281
24	78/73	0		0		0		138,605,896		138,605,896
25	79/74	0		0		0		146,780,587		146,780,587
26	80/75	0		0		0		155,467,180		155,467,180
27	81/76	0		0		0		164,698,471		164,698,471
28	82/77	0		0		0		174,509,349		174,509,349
29	83/78	0		0		0		184,936,925		184,936,925
30	84/79	0		0		0		196,020,679		196,020,679
31	85/80	0		0		0		207,802,604		207,802,604
32	86/81	0		0		0		220,327,368		220,327,368
33	87/82	0		0		0		233,642,476		233,642,476
34	88/83	0		0		0		247,798,447		247,798,447
35	89/84	0		0		0		262,849,011		262,849,011
36	90/85	0		0		0		278,851,301		278,851,301
37	91/86	0		0		0		295,866,070		295,866,070
38	92/87	0		0		0		313,957,912		313,957,912
39	93/88	0		0		0		333,195,502		333,195,502
40	94/89	0		0		0		353,651,846		353,651,846

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Taxable Account*

		Taxable Assets Initial Value 1,000,000	Taxable Yield 4.00%	Retirement Income Tax Rate 37.00%		
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Net After Tax Account Withdrawal	(3) Balance in Account to Accrue	(4) After Tax Interest Earned	(5) Year End After Tax Value of Account
1	55/50	1,000,000	834,053	165,947	4,182	170,129
2	56/51	170,129	170,129	0	0	0
3	57/52	0	0	0	0	0
4	58/53	0	0	0	0	0
5	59/54	0	0	0	0	0
6	60/55	0	0	0	0	0
7	61/56	0	0	0	0	0
8	62/57	0	0	0	0	0
9	63/58	0	0	0	0	0
10	64/59	0	0	0	0	0
11	65/60	0	0	0	0	0
12	66/61	0	0	0	0	0
13	67/62	0	0	0	0	0
14	68/63	0	0	0	0	0
15	69/64	0	0	0	0	0
16	70/65	0	0	0	0	0
17	71/66	0	0	0	0	0
18	72/67	0	0	0	0	0
19	73/68	0	0	0	0	0
20	74/69	0	0	0	0	0
21	75/70	0	0	0	0	0
22	76/71	0	0	0	0	0
23	77/72	0	0	0	0	0
24	78/73	0	0	0	0	0
25	79/74	0	0	0	0	0
26	80/75	0	0	0	0	0
27	81/76	0	0	0	0	0
28	82/77	0	0	0	0	0
29	83/78	0	0	0	0	0
30	84/79	0	0	0	0	0
31	85/80	0	0	0	0	0
32	86/81	0	0	0	0	0
33	87/82	0	0	0	0	0
34	88/83	0	0	0	0	0
35	89/84	0	0	0	0	0
36	90/85	0	0	0	0	0
37	91/86	0	0	0	0	0
38	92/87	0	0	0	0	0
39	93/88	0	0	0	0	0
40	94/89	0	0	0	0	0
			1,004,182		4,182	

*Assumes yield is subject to income tax.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Tax Exempt Account*

		Tax Exempt Assets Initial Value 10,000,000		Tax Exempt Yield 3.00%			
Year	M/F Ages	(1) Beginning of Year Balance in Account	(2) Tax Exempt Account Withdrawal	(3) Balance in Account to Accrue	(4) Tax Exempt Interest Earned	(5) Year End Value of Account	
1	55/50	10,000,000	0	10,000,000	300,000	10,300,000	
2	56/51	10,300,000	689,660	9,610,340	288,310	9,898,650	
3	57/52	9,898,650	885,671	9,012,979	270,389	9,283,368	
4	58/53	9,283,368	911,765	8,371,603	251,148	8,622,751	
5	59/54	8,622,751	938,139	7,684,612	230,538	7,915,150	
6	60/55	7,915,150	964,858	6,950,292	208,509	7,158,801	
7	61/56	7,158,801	991,986	6,166,815	185,004	6,351,819	
8	62/57	6,351,819	1,019,587	5,332,232	159,967	5,492,199	
9	63/58	5,492,199	1,047,720	4,444,479	133,334	4,577,813	
10	64/59	4,577,813	1,076,451	3,501,362	105,041	3,606,403	
11	65/60	3,606,403	1,105,838	2,500,565	75,017	2,575,582	
12	66/61	2,575,582	1,135,943	1,439,639	43,189	1,482,828	
13	67/62	1,482,828	1,166,826	316,002	9,480	325,482	
14	68/63	325,482	325,482	0	0	0	
15	69/64	0	0	0	0	0	
16	70/65	0	0	0	0	0	
17	71/66	0	0	0	0	0	
18	72/67	0	0	0	0	0	
19	73/68	0	0	0	0	0	
20	74/69	0	0	0	0	0	
21	75/70	0	0	0	0	0	
22	76/71	0	0	0	0	0	
23	77/72	0	0	0	0	0	
24	78/73	0	0	0	0	0	
25	79/74	0	0	0	0	0	
26	80/75	0	0	0	0	0	
27	81/76	0	0	0	0	0	
28	82/77	0	0	0	0	0	
29	83/78	0	0	0	0	0	
30	84/79	0	0	0	0	0	
31	85/80	0	0	0	0	0	
32	86/81	0	0	0	0	0	
33	87/82	0	0	0	0	0	
34	88/83	0	0	0	0	0	
35	89/84	0	0	0	0	0	
36	90/85	0	0	0	0	0	
37	91/86	0	0	0	0	0	
38	92/87	0	0	0	0	0	
39	93/88	0	0	0	0	0	
40	94/89	0	0	0	0	0	
			12,259,926		2,259,926		

*Assumes yield is not subject to income tax.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Hypothetical Equity Assets

		Initial Cost Basis 22,000,000	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 23.80%	Retirement Income Tax Rate 37.00%	Capital Gains Tax Rate 23.80%			
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Portion of Asset Retitled to Grantor Trust	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6)* Net Year End Value of Assets	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	55/50	52,000,000	24,120,000	0	1,951,600	212,446	29,893,826	0	0	0
2	56/51	29,893,826	0	0	2,092,568	227,791	32,053,114	0	0	0
3	57/52	32,053,114	0	0	2,243,718	244,245	34,368,372	0	0	0
4	58/53	34,368,372	0	0	2,405,786	261,887	36,850,865	0	0	0
5	59/54	36,850,865	0	0	2,579,561	280,804	39,512,674	0	0	0
6	60/55	39,512,674	0	0	2,765,887	301,087	42,366,750	0	0	0
7	61/56	42,366,750	0	0	2,965,673	322,835	45,426,982	0	0	0
8	62/57	45,426,982	0	0	3,179,889	346,154	48,708,260	0	0	0
9	63/58	48,708,260	0	0	3,409,578	371,157	52,226,550	0	0	0
10	64/59	52,226,550	0	0	3,655,859	397,966	55,998,973	0	0	0
11	65/60	55,998,973	0	0	3,919,928	426,712	60,043,885	0	0	0
12	66/61	60,043,885	0	0	4,203,072	457,534	64,380,969	0	0	0
13	67/62	64,380,969	0	0	4,506,668	490,583	69,031,329	0	0	0
14	68/63	69,031,329	0	0	4,832,193	526,019	74,017,593	0	0	0
15	69/64	74,017,593	0	0	5,181,232	564,014	79,364,025	0	0	0
16	70/65	79,364,025	0	0	5,555,482	604,754	85,096,640	0	0	0
17	71/66	85,096,640	0	0	5,956,765	648,436	91,243,332	0	0	0
18	72/67	91,243,332	0	0	6,387,033	695,274	97,834,011	0	0	0
19	73/68	97,834,011	0	0	6,848,381	293,028	104,450,543	452,467	0	452,467
20	74/69	104,450,543	0	719,959	7,261,141	0	110,436,766	790,427	580,546	1,370,973
21	75/70	110,436,766	0	678,509	7,683,078	0	116,854,128	836,358	545,295	1,381,653
22	76/71	116,854,128	0	693,165	8,131,267	0	123,670,769	885,147	555,319	1,440,466
23	77/72	123,670,769	0	708,029	8,607,392	0	130,912,281	936,976	565,545	1,502,521
24	78/73	130,912,281	0	723,115	9,113,242	0	138,605,896	992,041	575,981	1,568,022
25	79/74	138,605,896	0	738,440	9,650,722	0	146,780,587	1,050,550	586,639	1,637,189
26	80/75	146,780,587	0	754,024	10,221,859	0	155,467,180	1,112,722	597,535	1,710,257
27	81/76	155,467,180	0	769,889	10,828,810	0	164,698,471	1,178,793	608,683	1,787,476
28	82/77	164,698,471	0	786,060	11,473,869	0	174,509,349	1,249,013	620,102	1,869,115
29	83/78	174,509,349	0	802,568	12,159,475	0	184,936,925	1,323,646	631,815	1,955,461
30	84/79	184,936,925	0	819,441	12,888,224	0	196,020,679	1,402,975	643,843	2,046,818
31	85/80	196,020,679	0	836,718	13,662,877	0	207,802,604	1,487,301	656,213	2,143,514
32	86/81	207,802,604	0	854,435	14,486,372	0	220,327,368	1,576,945	668,952	2,245,897
33	87/82	220,327,368	0	872,640	15,361,831	0	233,642,476	1,672,245	682,097	2,354,342
34	88/83	233,642,476	0	891,387	16,292,576	0	247,798,447	1,773,563	695,687	2,469,250
35	89/84	247,798,447	0	910,727	17,282,140	0	262,849,011	1,881,284	709,760	2,591,044
36	90/85	262,849,011	0	930,727	18,334,280	0	278,851,301	1,995,817	724,367	2,720,184
37	91/86	278,851,301	0	951,456	19,452,989	0	295,866,070	2,117,597	739,559	2,857,156
38	92/87	295,866,070	0	972,995	20,642,515	0	313,957,912	2,247,085	755,398	3,002,483
39	93/88	313,957,912	0	995,434	21,907,373	0	333,195,502	2,384,774	771,951	3,156,725
40	94/89	333,195,502	0	1,018,875	23,252,364	0	353,651,846	2,531,186	789,294	3,320,480
		24,120,000	17,428,593			7,672,726		31,878,912	13,704,581	45,583,493

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

*Column (6) has been reduced by a 0.50% management fee.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Stamp Collection (6.00% Growth)	+	(3) Promissory Note from Grantor Trust	=	(4) Total Illiquid Assets
1	55/50	2,080,000		1,590,000		6,500,000		10,170,000
2	56/51	2,163,200		1,685,400		6,500,000		10,348,600
3	57/52	2,249,728		1,786,524		6,500,000		10,536,252
4	58/53	2,339,717		1,893,715		6,500,000		10,733,432
5	59/54	2,433,306		2,007,338		6,500,000		10,940,644
6	60/55	2,530,638		2,127,779		6,500,000		11,158,417
7	61/56	2,631,864		2,255,445		6,500,000		11,387,309
8	62/57	2,737,138		2,390,772		6,500,000		11,627,910
9	63/58	2,846,624		2,534,218		6,500,000		11,880,842
10	64/59	2,960,489		2,686,272		6,500,000		12,146,761
11	65/60	3,078,908		2,847,448		6,500,000		12,426,356
12	66/61	3,202,064		3,018,295		6,500,000		12,720,359
13	67/62	3,330,147		3,199,392		6,500,000		13,029,539
14	68/63	3,463,353		3,391,356		6,500,000		13,354,709
15	69/64	3,601,887		3,594,837		6,500,000		13,696,724
16	70/65	3,745,962		3,810,528		6,500,000		14,056,490
17	71/66	3,895,801		4,039,159		6,500,000		14,434,960
18	72/67	4,051,633		4,281,509		6,500,000		14,833,142
19	73/68	4,213,698		4,538,399		6,500,000		15,252,097
20	74/69	4,382,246		4,810,703		6,500,000		15,692,949
21	75/70	4,557,536		5,099,345		6,500,000		16,156,881
22	76/71	4,739,838		5,405,306		6,500,000		16,645,144
23	77/72	4,929,431		5,729,624		6,500,000		17,159,055
24	78/73	5,126,608		6,073,402		6,500,000		17,700,010
25	79/74	5,331,673		6,437,806		6,500,000		18,269,479
26	80/75	5,544,940		6,824,074		6,500,000		18,869,014
27	81/76	5,766,737		7,233,519		6,500,000		19,500,256
28	82/77	5,997,407		7,667,530		6,500,000		20,164,937
29	83/78	6,237,303		8,127,582		6,500,000		20,864,885
30	84/79	6,486,795		8,615,237		6,500,000		21,602,032
31	85/80	6,746,267		9,132,151		6,500,000		22,378,418
32	86/81	7,016,117		9,680,080		6,500,000		23,196,197
33	87/82	7,296,762		10,260,885		6,500,000		24,057,647
34	88/83	7,588,633		10,876,538		6,500,000		24,965,171
35	89/84	7,892,178		11,529,130		6,500,000		25,921,308
36	90/85	8,207,865		12,220,878		6,500,000		26,928,743
37	91/86	8,536,180		12,954,131		6,500,000		27,990,311
38	92/87	8,877,627		13,731,379		6,500,000		29,109,006
39	93/88	9,232,732		14,555,261		6,500,000		30,287,993
40	94/89	9,602,041		15,428,577		6,500,000		31,530,618

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Hypothetical Family Net Worth (After Providing Required Cash Flow)

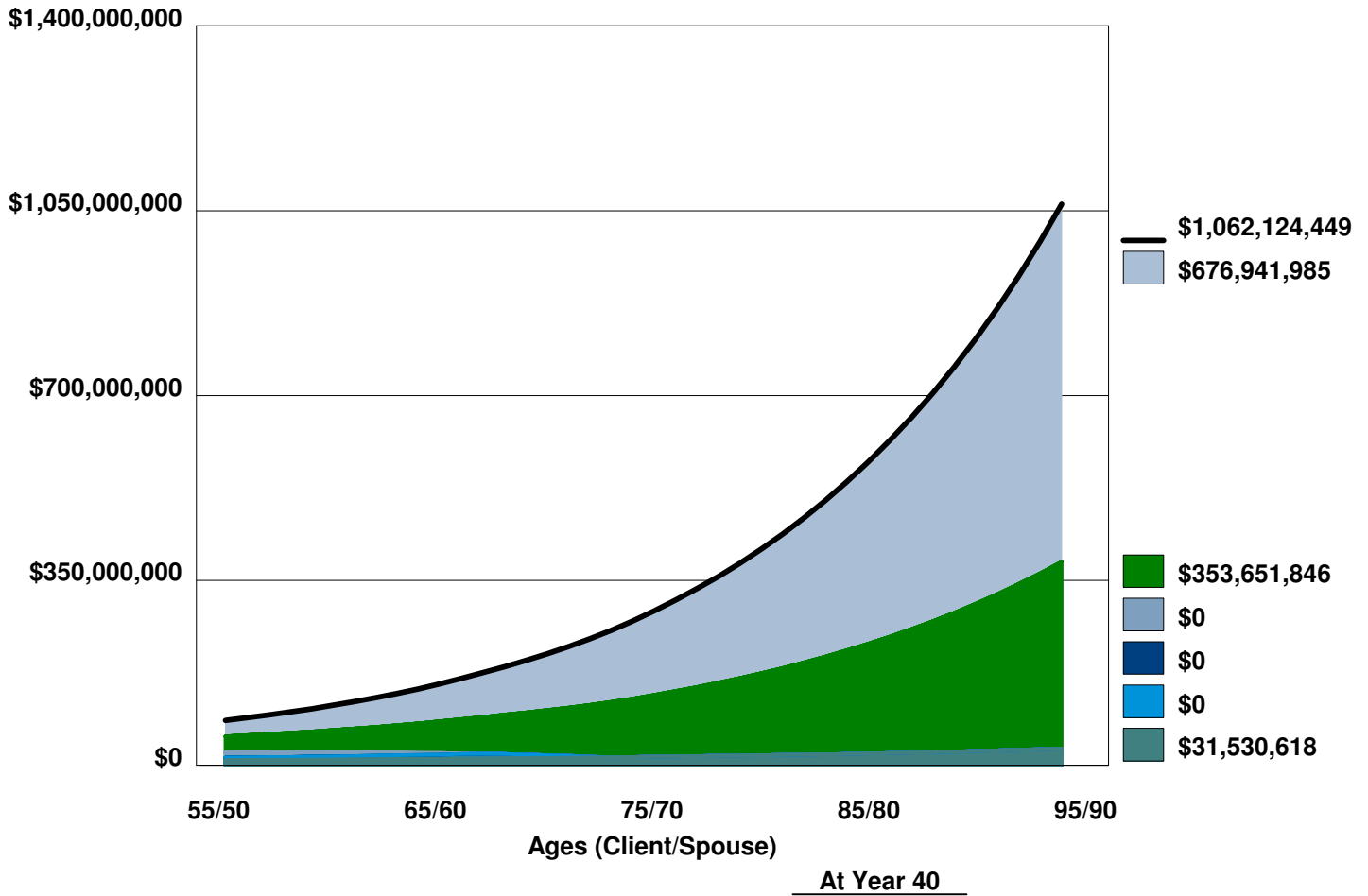
Year	M/F Ages	(1) Year End Value of Illiquid Assets	(2) Year End Value of Taxable Retirement Plan Assets	(3) Year End Value of Taxable Assets	(4) Year End Value of Tax Exempt Assets	(5) Year End Value of Equity Assets	(6) Year End Value of Assets Outside the Estate	(7) Year End Hypothetical Net Worth
1	55/50	10,170,000	4,258,600	170,129	10,300,000	29,893,826	30,254,348	85,046,903
2	56/51	10,348,600	4,533,918	0	9,898,650	32,053,114	33,094,815	89,929,097
3	57/52	10,536,252	4,827,036	0	9,283,368	34,368,372	36,156,877	95,171,905
4	58/53	10,733,432	5,139,104	0	8,622,751	36,850,865	39,457,202	100,803,354
5	59/54	10,940,644	5,471,347	0	7,915,150	39,512,674	43,016,432	106,856,247
6	60/55	11,158,417	5,825,070	0	7,158,801	42,366,750	46,854,570	113,363,608
7	61/56	11,387,309	6,201,661	0	6,351,819	45,426,982	50,993,132	120,360,903
8	62/57	11,627,910	6,602,598	0	5,492,199	48,708,260	55,455,499	127,886,466
9	63/58	11,880,842	7,029,456	0	4,577,813	52,226,550	60,266,814	135,981,475
10	64/59	12,146,761	7,483,910	0	3,606,403	55,998,973	65,492,871	144,728,918
11	65/60	12,426,356	7,967,745	0	2,575,582	60,043,885	71,127,094	154,140,662
12	66/61	12,720,359	8,482,860	0	1,482,828	64,380,969	77,201,029	164,268,045
13	67/62	13,029,539	9,031,277	0	325,482	69,031,329	83,780,357	175,197,984
14	68/63	13,354,709	8,139,734	0	0	74,017,593	90,872,097	186,384,133
15	69/64	13,696,724	6,585,380	0	0	79,364,025	98,515,819	198,161,948
16	70/65	14,056,490	5,031,353	0	0	85,096,640	106,851,290	211,035,773
17	71/66	14,434,960	3,298,952	0	0	91,243,332	115,831,593	224,808,837
18	72/67	14,833,142	1,372,579	0	0	97,834,011	125,506,726	239,546,458
19	73/68	15,252,097	0	0	0	104,450,543	135,930,798	255,633,438
20	74/69	15,692,949	0	0	0	110,436,766	147,162,275	273,291,990
21	75/70	16,156,881	0	0	0	116,854,128	159,264,477	292,275,486
22	76/71	16,645,144	0	0	0	123,670,769	172,296,302	312,612,215
23	77/72	17,159,055	0	0	0	130,912,281	186,327,833	334,399,169
24	78/73	17,700,010	0	0	0	138,605,896	201,434,120	357,740,026
25	79/74	18,269,479	0	0	0	146,780,587	217,695,171	382,745,237
26	80/75	18,869,014	0	0	0	155,467,180	235,196,841	409,533,035
27	81/76	19,500,256	0	0	0	164,698,471	254,032,418	438,231,145
28	82/77	20,164,937	0	0	0	174,509,349	274,300,542	468,974,828
29	83/78	20,864,885	0	0	0	184,936,925	296,105,983	501,907,793
30	84/79	21,602,032	0	0	0	196,020,679	319,561,130	537,183,841
31	85/80	22,378,418	0	0	0	207,802,604	344,784,628	574,965,650
32	86/81	23,196,197	0	0	0	220,327,368	371,906,096	615,429,661
33	87/82	24,057,647	0	0	0	233,642,476	401,061,729	658,761,852
34	88/83	24,965,171	0	0	0	247,798,447	432,393,945	705,157,563
35	89/84	25,921,308	0	0	0	262,849,011	466,055,664	754,825,983
36	90/85	26,928,743	0	0	0	278,851,301	502,208,083	807,988,127
37	91/86	27,990,311	0	0	0	295,866,070	541,122,227	864,978,608
38	92/87	29,109,006	0	0	0	313,957,912	583,033,503	926,100,421
39	93/88	30,287,993	0	0	0	333,195,502	628,207,452	991,690,947
40	94/89	31,530,618	0	0	0	353,651,846	676,941,985	1,062M

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Hypothetical Family Net Worth (After Providing Required Cash Flow) 40 Year Analysis



Hypothetical Family Net Worth — \$1,062,124,449

Assets Outside the Estate \$676,941,985

Hypothetical Equity Assets \$353,651,846

Tax Exempt Assets \$0

Taxable Assets \$0

Taxable Retirement Plan Assets \$0

Illiquid Assets \$31,530,618

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Wealth Transfer Summary (After Providing Required Cash Flow)

Year	M/F Ages	(1) Total Estate Assets*	(2) Total Charitable Bequests	(3) Total Transfer Taxes**	(4) Net Estate to Heirs	(5) Year End Total Assets Outside the Estate	(6) Year End Wealth Transferred to Heirs	(7) Wealth Transferred to Foundation
1	55/50	54,792,555	54,782,855	0	9,700	40,254,348	40,264,048	54,782,855
2	56/51	56,834,282	56,104,582	0	729,700	43,094,815	43,824,515	56,104,582
3	57/52	59,015,028	57,545,328	0	1,469,700	46,156,877	47,626,577	57,545,328
4	58/53	61,346,152	59,096,452	0	2,249,700	49,457,202	51,706,902	59,096,452
5	59/54	63,839,815	63,839,815	0	0	53,016,432	53,016,432	63,839,815
6	60/55	66,509,038	66,509,038	0	0	56,854,570	56,854,570	66,509,038
7	61/56	69,367,771	69,367,771	0	0	60,993,132	60,993,132	69,367,771
8	62/57	72,430,967	72,430,967	0	0	65,455,499	65,455,499	72,430,967
9	63/58	75,714,661	75,714,661	0	0	70,266,814	70,266,814	75,714,661
10	64/59	79,236,047	79,236,047	0	0	75,492,871	75,492,871	79,236,047
11	65/60	83,013,568	83,013,568	0	0	81,127,094	81,127,094	83,013,568
12	66/61	87,067,016	87,067,016	0	0	87,201,029	87,201,029	87,067,016
13	67/62	91,417,627	91,417,627	0	0	93,780,357	93,780,357	91,417,627
14	68/63	95,512,036	95,512,036	0	0	100,872,097	100,872,097	95,512,036
15	69/64	99,646,129	99,646,129	0	0	108,515,819	108,515,819	99,646,129
16	70/65	104,184,483	104,184,483	0	0	109,873,085	109,873,085	104,184,483
17	71/66	108,977,244	108,977,244	0	0	118,632,757	118,632,757	108,977,244
18	72/67	114,039,732	114,039,732	0	0	128,041,982	128,041,982	114,039,732
19	73/68	119,702,640	119,702,640	0	0	138,149,699	138,149,699	119,702,640
20	74/69	126,129,715	126,129,715	0	0	149,008,615	149,008,615	126,129,715
21	75/70	133,011,009	133,011,009	0	0	160,675,640	160,675,640	133,011,009
22	76/71	140,315,913	140,315,913	0	0	173,806,142	173,806,142	140,315,913
23	77/72	148,071,336	148,071,336	0	0	187,943,095	187,943,095	148,071,336
24	78/73	156,305,906	156,305,906	0	0	203,161,974	203,161,974	156,305,906
25	79/74	165,050,066	164,640,366	0	409,700	219,543,211	219,952,911	164,640,366
26	80/75	174,336,194	173,186,494	0	1,149,700	237,173,100	238,322,800	173,186,494
27	81/76	184,198,727	182,309,027	0	1,889,700	256,145,452	258,035,152	182,309,027
28	82/77	194,674,286	192,004,586	0	2,669,700	276,559,378	279,229,078	192,004,586
29	83/78	205,801,810	202,312,110	0	3,489,700	298,520,093	302,009,793	202,312,110
30	84/79	217,622,711	213,313,011	0	4,309,700	322,140,443	326,450,143	213,313,011
31	85/80	230,181,022	225,011,322	0	5,169,700	347,539,450	352,709,150	225,011,322
32	86/81	243,523,565	237,473,865	0	6,049,700	374,847,241	380,896,941	237,473,865
33	87/82	257,700,123	250,750,423	0	6,949,700	404,200,395	411,150,095	250,750,423
34	88/83	272,763,618	264,893,918	0	7,869,700	435,741,534	443,611,234	264,893,918
35	89/84	288,770,319	279,940,619	0	8,829,700	469,623,787	478,453,487	279,940,619
36	90/85	305,780,044	295,950,344	0	9,829,700	506,008,407	515,838,107	295,950,344
37	91/86	323,856,381	313,006,681	0	10,849,700	544,361,537	555,211,237	313,006,681
38	92/87	343,066,918	331,177,218	0	11,889,700	585,623,747	597,513,447	331,177,218
39	93/88	363,483,495	350,513,795	0	12,969,700	630,050,431	643,020,131	350,513,795
40	94/89	385,182,464	371,092,764	0	14,089,700	677,926,874	692,016,574	371,092,764

*Net of cash flow provided

**See Transfer Tax Details report for details.

This page may include non-guaranteed life insurance values. If so, actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.

Summary at Life Expectancy (Year 38)

Total Estate Assets	\$ 343,066,918
Wealth Transferred to Heirs	\$ 597,513,447
Wealth Transferred to Foundation	\$ 331,177,218

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Summary of Grantor Trust Assets

Year	M/F Ages	(1) Net Value of Illiquid Assets In Trust*	(2) Hypothetical Equity Account Value In Trust	(3) Life Insurance Cash Value In Trust	(4) Total Living Value In Trust (1) + (2) + (3)	(5) Life Insurance Death Benefit In Trust	(6) Total Death Benefit In Trust (1) + (2) + (5)	(7) Total Taxes Paid On Behalf Of Trust**
1	55/50	4,000,000	25,508,584	745,764	30,254,348	10,745,764	40,254,348	334,053
2	56/51	4,525,000	27,028,758	1,541,057	33,094,815	11,541,057	43,094,815	349,789
3	57/52	5,076,250	28,691,788	2,388,839	36,156,877	12,388,839	46,156,877	365,471
4	58/53	5,655,063	30,509,859	3,292,280	39,457,202	13,292,280	49,457,202	381,161
5	59/54	6,262,816	32,496,142	4,257,474	43,016,432	14,257,474	53,016,432	396,923
6	60/55	6,900,957	34,664,879	5,288,734	46,854,570	15,288,734	56,854,570	412,818
7	61/56	7,571,005	37,031,460	6,390,667	50,993,132	16,390,667	60,993,132	428,905
8	62/57	8,274,555	39,612,519	7,568,425	55,455,499	17,568,425	65,455,499	445,244
9	63/58	9,013,283	42,426,030	8,827,501	60,266,814	18,827,501	70,266,814	461,890
10	64/59	9,788,947	45,491,413	10,212,511	65,492,871	20,212,511	75,492,871	478,905
11	65/60	10,603,394	48,829,645	11,694,055	71,127,094	21,694,055	81,127,094	496,341
12	66/61	11,458,564	52,463,387	13,279,078	77,201,029	23,279,078	87,201,029	514,256
13	67/62	12,356,492	56,417,110	15,006,755	83,780,357	25,006,755	93,780,357	532,705
14	68/63	13,299,317	60,717,242	16,855,538	90,872,097	26,855,538	100,872,097	551,747
15	69/64	14,289,283	65,392,317	18,834,219	98,515,819	28,834,219	108,515,819	571,436
16	70/65	15,328,747	71,377,249	20,145,294	106,851,290	23,167,089	109,873,085	540,236
17	71/66	16,420,184	77,863,990	21,547,419	115,831,593	24,348,583	118,632,757	573,710
18	72/67	17,566,193	84,892,742	23,047,791	125,506,726	25,583,047	128,041,982	609,339
19	73/68	18,769,503	92,506,844	24,654,451	135,930,798	26,873,352	138,149,699	647,270
20	74/69	20,032,978	100,753,012	26,376,285	147,162,275	28,222,625	149,008,615	687,652
21	75/70	21,359,627	109,681,603	28,223,247	159,264,477	29,634,410	160,675,640	730,652
22	76/71	22,752,608	119,346,888	30,196,806	172,296,302	31,706,646	173,806,142	776,445
23	77/72	24,215,238	129,807,355	32,305,240	186,327,833	33,920,502	187,943,095	825,219
24	78/73	25,751,000	141,126,033	34,557,087	201,434,120	36,284,941	203,161,974	877,174
25	79/74	27,363,550	153,370,836	36,960,785	217,695,171	38,808,825	219,543,211	932,524
26	80/75	29,056,728	166,614,942	39,525,171	235,196,841	41,501,430	237,173,100	991,499
27	81/76	30,834,564	180,937,189	42,260,665	254,032,418	44,373,699	256,145,452	1,054,343
28	82/77	32,701,292	196,422,515	45,176,735	274,300,542	47,435,571	276,559,378	1,121,320
29	83/78	34,661,357	213,162,418	48,282,208	296,105,983	50,696,318	298,520,093	1,192,710
30	84/79	36,719,425	231,255,456	51,586,249	319,561,130	54,165,562	322,140,443	1,268,812
31	85/80	38,880,396	250,807,791	55,096,441	344,784,628	57,851,263	347,539,450	1,349,947
32	86/81	41,149,416	271,933,765	58,822,915	371,906,096	61,764,060	374,847,241	1,436,460
33	87/82	43,531,887	294,756,522	62,773,320	401,061,729	65,911,986	404,200,395	1,528,716
34	88/83	46,033,481	319,408,680	66,951,784	432,393,945	70,299,373	435,741,534	1,627,111
35	89/84	48,660,155	346,033,056	71,362,453	466,055,664	74,930,576	469,623,787	1,732,062
36	90/85	51,418,163	374,783,435	76,006,485	502,208,083	79,806,809	506,008,407	1,844,022
37	91/86	54,314,071	405,825,407	80,982,749	541,122,227	84,222,059	544,361,537	1,963,471
38	92/87	57,354,775	439,337,268	86,341,460	583,033,503	88,931,704	585,623,747	2,090,924
39	93/88	60,547,514	475,510,978	92,148,960	628,207,452	93,991,939	630,050,431	2,226,936
40	94/89	63,899,890	514,553,205	98,488,890	676,941,985	99,473,779	677,926,874	2,372,095
								37,722,293

*S Corporation.

**Trust is assumed to be "intentionally defective". As a result, grantor assumes the income tax liability of the trust.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of Hypothetical Equity Assets In Trust

		Initial Cost Basis 0	Growth 7.00%	Dividend 1.00%	Dividend Tax Rate 23.80%	Retirement Income Tax Rate 37.00%	Capital Gains Tax Rate 23.80%					
Yr	M/F Ages	(1) Beginning of Year Value of Asset	(2) Asset Value Retitled To Trust	(2) Fund Deposits	(4) Sale of Equities	(5) Capital Growth	(6) Reinvested Dividends	(7)* Net Year End Value of Assets	(8) After Tax Dividend Cash Flow	(9) After Tax Equity Sales Cash Flow	(10) Combined After Tax Cash Flow	(11) Tax Paid by Grantor**
1	55/50	0	24,120,000	500,000	660,404	1,677,172	0	25,508,584	239,596	660,404	900,000	149,053
2	56/51	25,508,584	0	525,000	646,125	1,777,122	0	27,028,758	253,875	646,125	900,000	155,539
3	57/52	27,028,758	0	551,250	630,505	1,886,465	0	28,691,788	269,495	630,505	900,000	161,508
4	58/53	28,691,788	0	578,813	613,428	2,006,002	0	30,509,859	286,572	613,428	900,000	167,000
5	59/54	30,509,859	0	607,753	594,772	2,136,599	0	32,496,142	305,228	594,772	900,000	172,054
6	60/55	32,496,142	0	638,141	574,401	2,279,192	0	34,664,879	325,599	574,401	900,000	176,706
7	61/56	34,664,879	0	670,048	552,172	2,434,793	0	37,031,460	347,828	552,172	900,000	180,987
8	62/57	37,031,460	0	703,550	527,929	2,604,496	0	39,612,519	372,071	527,929	900,000	184,930
9	63/58	39,612,519	0	738,728	501,503	2,789,482	0	42,426,030	398,497	501,503	900,000	188,561
10	64/59	42,426,030	0	775,664	472,710	2,991,029	0	45,491,413	427,290	472,710	900,000	191,909
11	65/60	45,491,413	0	814,447	441,355	3,210,515	0	48,829,645	458,645	441,355	900,000	194,995
12	66/61	48,829,645	0	855,170	407,224	3,449,431	0	52,463,387	492,776	407,224	900,000	197,843
13	67/62	52,463,387	0	897,928	370,088	3,709,386	0	56,417,110	529,912	370,088	900,000	200,472
14	68/63	56,417,110	0	942,825	329,698	3,992,117	0	60,717,242	570,302	329,698	900,000	202,902
15	69/64	60,717,242	0	989,966	285,786	4,299,500	0	65,392,317	614,214	285,786	900,000	205,149
16	70/65	65,392,317	0	1,039,464	0	4,650,225	653,923	71,377,249	0	0	0	155,634
17	71/66	71,377,249	0	1,091,437	0	5,072,808	713,772	77,863,990	0	0	0	169,878
18	72/67	77,863,990	0	1,146,009	0	5,530,700	778,640	84,892,742	0	0	0	185,316
19	73/68	84,892,742	0	1,203,310	0	6,026,724	848,927	92,506,844	0	0	0	202,045
20	74/69	92,506,844	0	1,263,475	0	6,563,922	925,068	100,753,012	0	0	0	220,166
21	75/70	100,753,012	0	1,326,649	0	7,145,576	1,007,530	109,681,603	0	0	0	239,792
22	76/71	109,681,603	0	1,392,981	0	7,775,221	1,096,816	119,346,888	0	0	0	261,042
23	77/72	119,346,888	0	1,462,630	0	8,456,666	1,193,469	129,807,355	0	0	0	284,046
24	78/73	129,807,355	0	1,535,762	0	9,194,018	1,298,074	141,126,033	0	0	0	308,942
25	79/74	141,126,033	0	1,612,550	0	9,991,701	1,411,260	153,370,836	0	0	0	335,880
26	80/75	153,370,836	0	1,693,178	0	11M	1,533,708	166,614,942	0	0	0	365,023
27	81/76	166,614,942	0	1,777,836	0	12M	1,666,149	180,937,189	0	0	0	396,544
28	82/77	180,937,189	0	1,866,728	0	13M	1,809,372	196,422,515	0	0	0	430,631
29	83/78	196,422,515	0	1,960,065	0	14M	1,964,225	213,162,418	0	0	0	467,486
30	84/79	213,162,418	0	2,058,068	0	15M	2,131,624	231,255,456	0	0	0	507,327
31	85/80	231,255,456	0	2,160,971	0	16M	2,312,555	250,807,791	0	0	0	550,388
32	86/81	250,807,791	0	2,269,020	0	18M	2,508,078	271,933,765	0	0	0	596,923
33	87/82	271,933,765	0	2,382,471	0	19M	2,719,338	294,756,522	0	0	0	647,202
34	88/83	294,756,522	0	2,501,594	0	21M	2,947,565	319,408,680	0	0	0	701,521
35	89/84	319,408,680	0	2,626,674	0	23M	3,194,087	346,033,056	0	0	0	760,193
36	90/85	346,033,056	0	2,758,008	0	24M	3,460,331	374,783,435	0	0	0	823,559
37	91/86	374,783,435	0	2,895,908	0	26M	3,747,834	405,825,407	0	0	0	891,985
38	92/87	405,825,407	0	3,040,704	0	29M	4,058,254	439,337,268	0	0	0	965,864
39	93/88	439,337,268	0	3,192,739	0	31M	4,393,373	475,510,978	0	0	0	1,045,623
40	94/89	475,510,978	0	3,352,376	0	34M	4,755,110	514,553,205	0	0	0	1,131,716
		24,120,000	60,399,890	7,608,100			53,129,082		5,891,900	7,608,100	13,500,000	15,374,334

**Trust is assumed to be "intentionally defective". As a result, grantor assumes the income tax liability of the trust.

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

*Column (7) has been reduced by a 0.50% management fee.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Details of S Corporation in Trust

		Sale of Asset to Trust For Note 6,500,000	Loan Interest 1.82%	Growth of Asset In Trust 5.00%	Income From Asset In Trust 5.00%	Retirement Income Tax Rate 37.00%		
Year	M/F Ages	(1) Beginning of year Asset Value In Trust	(2) Gifts to Trust for Loan Interest	(3) Income From Asset	(4) End Year Asset Value In Trust	(5) Trust's Note to Grantor	(6) Net Value to Trust (4) - (5)	(7) Income Tax Paid by Grantor*
1	55/50	10,000,000	118,300	500,000	10,500,000	6,500,000	4,000,000	185,000
2	56/51	10,500,000	118,300	525,000	11,025,000	6,500,000	4,525,000	194,250
3	57/52	11,025,000	118,300	551,250	11,576,250	6,500,000	5,076,250	203,963
4	58/53	11,576,250	118,300	578,813	12,155,063	6,500,000	5,655,063	214,161
5	59/54	12,155,063	118,300	607,753	12,762,816	6,500,000	6,262,816	224,869
6	60/55	12,762,816	118,300	638,141	13,400,957	6,500,000	6,900,957	236,112
7	61/56	13,400,957	118,300	670,048	14,071,005	6,500,000	7,571,005	247,918
8	62/57	14,071,005	118,300	703,550	14,774,555	6,500,000	8,274,555	260,314
9	63/58	14,774,555	118,300	738,728	15,513,283	6,500,000	9,013,283	273,329
10	64/59	15,513,283	118,300	775,664	16,288,947	6,500,000	9,788,947	286,996
11	65/60	16,288,947	118,300	814,447	17,103,394	6,500,000	10,603,394	301,346
12	66/61	17,103,394	118,300	855,170	17,958,564	6,500,000	11,458,564	316,413
13	67/62	17,958,564	118,300	897,928	18,856,492	6,500,000	12,356,492	332,233
14	68/63	18,856,492	118,300	942,825	19,799,317	6,500,000	13,299,317	348,845
15	69/64	19,799,317	118,300	989,966	20,789,283	6,500,000	14,289,283	366,287
16	70/65	20,789,283	118,300	1,039,464	21,828,747	6,500,000	15,328,747	384,602
17	71/66	21,828,747	118,300	1,091,437	22,920,184	6,500,000	16,420,184	403,832
18	72/67	22,920,184	118,300	1,146,009	24,066,193	6,500,000	17,566,193	424,023
19	73/68	24,066,193	118,300	1,203,310	25,269,503	6,500,000	18,769,503	445,225
20	74/69	25,269,503	118,300	1,263,475	26,532,978	6,500,000	20,032,978	467,486
21	75/70	26,532,978	118,300	1,326,649	27,859,627	6,500,000	21,359,627	490,860
22	76/71	27,859,627	118,300	1,392,981	29,252,608	6,500,000	22,752,608	515,403
23	77/72	29,252,608	118,300	1,462,630	30,715,238	6,500,000	24,215,238	541,173
24	78/73	30,715,238	118,300	1,535,762	32,251,000	6,500,000	25,751,000	568,232
25	79/74	32,251,000	118,300	1,612,550	33,863,550	6,500,000	27,363,550	596,644
26	80/75	33,863,550	118,300	1,693,178	35,556,728	6,500,000	29,056,728	626,476
27	81/76	35,556,728	118,300	1,777,836	37,334,564	6,500,000	30,834,564	657,799
28	82/77	37,334,564	118,300	1,866,728	39,201,292	6,500,000	32,701,292	690,689
29	83/78	39,201,292	118,300	1,960,065	41,161,357	6,500,000	34,661,357	725,224
30	84/79	41,161,357	118,300	2,058,068	43,219,425	6,500,000	36,719,425	761,485
31	85/80	43,219,425	118,300	2,160,971	45,380,396	6,500,000	38,880,396	799,559
32	86/81	45,380,396	118,300	2,269,020	47,649,416	6,500,000	41,149,416	839,537
33	87/82	47,649,416	118,300	2,382,471	50,031,887	6,500,000	43,531,887	881,514
34	88/83	50,031,887	118,300	2,501,594	52,533,481	6,500,000	46,033,481	925,590
35	89/84	52,533,481	118,300	2,626,674	55,160,155	6,500,000	48,660,155	971,869
36	90/85	55,160,155	118,300	2,758,008	57,918,163	6,500,000	51,418,163	1,020,463
37	91/86	57,918,163	118,300	2,895,908	60,814,071	6,500,000	54,314,071	1,071,486
38	92/87	60,814,071	118,300	3,040,704	63,854,775	6,500,000	57,354,775	1,125,060
39	93/88	63,854,775	118,300	3,192,739	67,047,514	6,500,000	60,547,514	1,181,313
40	94/89	67,047,514	118,300	3,352,376	70,399,890	6,500,000	63,899,890	1,240,379
			4,732,000	60,399,890			22,347,959	

*Trust is assumed to be "intentionally defective". As a result, grantor assumes the income tax liability of the trust.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Transfer Tax Details

Year	M/F Ages	(1) Liquid Assets	+	(2) Illiquid Assets	=	(3) Total Estate Assets	(4) Total Charitable Bequests	(5) Taxable Estate (3) - (4)	(6) Remaining Available Unified Credit Equivalent*	(7) Federal Estate Tax	(8) Income Tax on Retirement Plan Assets	(9) Total Transfer Taxes (7)+(8)
1	55/50	44,622,555		10,170,000		54,792,555	54,782,855	9,700	9,700	0	0	0
2	56/51	46,485,682		10,348,600		56,834,282	56,104,582	729,700	729,700	0	0	0
3	57/52	48,478,776		10,536,252		59,015,028	57,545,328	1,469,700	1,469,700	0	0	0
4	58/53	50,612,720		10,733,432		61,346,152	59,096,452	2,249,700	2,249,700	0	0	0
5	59/54	52,899,171		10,940,644		63,839,815	63,839,815	0	0	0	0	0
6	60/55	55,350,621		11,158,417		66,509,038	66,509,038	0	0	0	0	0
7	61/56	57,980,462		11,387,309		69,367,771	69,367,771	0	0	0	0	0
8	62/57	60,803,057		11,627,910		72,430,967	72,430,967	0	0	0	0	0
9	63/58	63,833,819		11,880,842		75,714,661	75,714,661	0	0	0	0	0
10	64/59	67,089,286		12,146,761		79,236,047	79,236,047	0	0	0	0	0
11	65/60	70,587,212		12,426,356		83,013,568	83,013,568	0	0	0	0	0
12	66/61	74,346,657		12,720,359		87,067,016	87,067,016	0	0	0	0	0
13	67/62	78,388,088		13,029,539		91,417,627	91,417,627	0	0	0	0	0
14	68/63	82,157,327		13,354,709		95,512,036	95,512,036	0	0	0	0	0
15	69/64	85,949,405		13,696,724		99,646,129	99,646,129	0	0	0	0	0
16	70/65	90,127,993		14,056,490		104,184,483	104,184,483	0	0	0	0	0
17	71/66	94,542,284		14,434,960		108,977,244	108,977,244	0	0	0	0	0
18	72/67	99,206,590		14,833,142		114,039,732	114,039,732	0	0	0	0	0
19	73/68	104,450,543		15,252,097		119,702,640	119,702,640	0	0	0	0	0
20	74/69	110,436,766		15,692,949		126,129,715	126,129,715	0	0	0	0	0
21	75/70	116,854,128		16,156,881		133,011,009	133,011,009	0	0	0	0	0
22	76/71	123,670,769		16,645,144		140,315,913	140,315,913	0	0	0	0	0
23	77/72	130,912,281		17,159,055		148,071,336	148,071,336	0	0	0	0	0
24	78/73	138,605,896		17,700,010		156,305,906	156,305,906	0	0	0	0	0
25	79/74	146,780,587		18,269,479		165,050,066	164,640,366	409,700	409,700	0	0	0
26	80/75	155,467,180		18,869,014		174,336,194	173,186,494	1,149,700	1,149,700	0	0	0
27	81/76	164,698,471		19,500,256		184,198,727	182,309,027	1,889,700	1,889,700	0	0	0
28	82/77	174,509,349		20,164,937		194,674,286	192,004,586	2,669,700	2,669,700	0	0	0
29	83/78	184,936,925		20,864,885		205,801,810	202,312,110	3,489,700	3,489,700	0	0	0
30	84/79	196,020,679		21,602,032		217,622,711	213,313,011	4,309,700	4,309,700	0	0	0
31	85/80	207,802,604		22,378,418		230,181,022	225,011,322	5,169,700	5,169,700	0	0	0
32	86/81	220,327,368		23,196,197		243,523,565	237,473,865	6,049,700	6,049,700	0	0	0
33	87/82	233,642,476		24,057,647		257,700,123	250,750,423	6,949,700	6,949,700	0	0	0
34	88/83	247,798,447		24,965,171		272,763,618	264,893,918	7,869,700	7,869,700	0	0	0
35	89/84	262,849,011		25,921,308		288,770,319	279,940,619	8,829,700	8,829,700	0	0	0
36	90/85	278,851,301		26,928,743		305,780,044	295,950,344	9,829,700	9,829,700	0	0	0
37	91/86	295,866,070		27,990,311		323,856,381	313,006,681	10,849,700	10,849,700	0	0	0
38	92/87	313,957,912		29,109,006		343,066,918	331,177,218	11,889,700	11,889,700	0	0	0
39	93/88	333,195,502		30,287,993		363,483,495	350,513,795	12,969,700	12,969,700	0	0	0
40	94/89	353,651,846		31,530,618		385,182,464	371,092,764	14,089,700	14,089,700	0	0	0

Column (1) includes taxable assets, tax exempt assets, hypothetical equity assets, and retirement plan assets. Column (2) is net of any liabilities.

This report does not take into account the impact of the state death tax. Check with your legal and tax advisers for the precise calculation of your state's death tax on your current and future circumstances.

*Unified Credit Equivalent is indexed for inflation at 3.00%.

Analysis: Equities to IDGT, S Corp to IDGT, Insurance, Foundation

Presented By: [Licensed user's name appears here]

For: Anthony Favaro & Anita Favaro

Wealth Transfer Details

Year	M/F Ages	Wealth Transfer to Heirs		Wealth Transfer to Foundation	
		(1) Death Benefit of Assets in Grantor Trust	(2) Total Assets Outside the Estate	(3) Total Charitable Bequests	(4) Wealth Transferred to Foundation
1	55/50	40,254,348	40,254,348	54,782,855	54,782,855
2	56/51	43,094,815	43,094,815	56,104,582	56,104,582
3	57/52	46,156,877	46,156,877	57,545,328	57,545,328
4	58/53	49,457,202	49,457,202	59,096,452	59,096,452
5	59/54	53,016,432	53,016,432	63,839,815	63,839,815
6	60/55	56,854,570	56,854,570	66,509,038	66,509,038
7	61/56	60,993,132	60,993,132	69,367,771	69,367,771
8	62/57	65,455,499	65,455,499	72,430,967	72,430,967
9	63/58	70,266,814	70,266,814	75,714,661	75,714,661
10	64/59	75,492,871	75,492,871	79,236,047	79,236,047
11	65/60	81,127,094	81,127,094	83,013,568	83,013,568
12	66/61	87,201,029	87,201,029	87,067,016	87,067,016
13	67/62	93,780,357	93,780,357	91,417,627	91,417,627
14	68/63	100,872,097	100,872,097	95,512,036	95,512,036
15	69/64	108,515,819	108,515,819	99,646,129	99,646,129
16	70/65	109,873,085	109,873,085	104,184,483	104,184,483
17	71/66	118,632,757	118,632,757	108,977,244	108,977,244
18	72/67	128,041,982	128,041,982	114,039,732	114,039,732
19	73/68	138,149,699	138,149,699	119,702,640	119,702,640
20	74/69	149,008,615	149,008,615	126,129,715	126,129,715
21	75/70	160,675,640	160,675,640	133,011,009	133,011,009
22	76/71	173,806,142	173,806,142	140,315,913	140,315,913
23	77/72	187,943,095	187,943,095	148,071,336	148,071,336
24	78/73	203,161,974	203,161,974	156,305,906	156,305,906
25	79/74	219,543,211	219,543,211	164,640,366	164,640,366
26	80/75	237,173,100	237,173,100	173,186,494	173,186,494
27	81/76	256,145,452	256,145,452	182,309,027	182,309,027
28	82/77	276,559,378	276,559,378	192,004,586	192,004,586
29	83/78	298,520,093	298,520,093	202,312,110	202,312,110
30	84/79	322,140,443	322,140,443	213,313,011	213,313,011
31	85/80	347,539,450	347,539,450	225,011,322	225,011,322
32	86/81	374,847,241	374,847,241	237,473,865	237,473,865
33	87/82	404,200,395	404,200,395	250,750,423	250,750,423
34	88/83	435,741,534	435,741,534	264,893,918	264,893,918
35	89/84	469,623,787	469,623,787	279,940,619	279,940,619
36	90/85	506,008,407	506,008,407	295,950,344	295,950,344
37	91/86	544,361,537	544,361,537	313,006,681	313,006,681
38	92/87	585,623,747	585,623,747	331,177,218	331,177,218
39	93/88	630,050,431	630,050,431	350,513,795	350,513,795
40	94/89	677,926,874	677,926,874	371,092,764	371,092,764

Supplemental Report

Important Note

This material is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.